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# Southeast Banks & Thrifts

## Texas Ratios

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Texas Ratio is calculated as (Nonperforming Assets + Loans 90+ Days Past Due - Government Guaranteed Delinquent Loans and OREO) / (Tangible Equity + Reserves)

All data included in this book is derived directly from SNL Financial.

Alabama Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
First Progressive Bank	Brewton		3.1	25.34	0	25.51	31,500	0.5%	23,436	0.0%	0.27	3.21	86
Citizens Bank of Winfield	Winfield		2.9	21.44	0	22.75	204,781	6.8%	135,237	0.0%	1.80	4.68	3,617
Farmers & Merchants Bank	Waterloo		0.4	21.39	0	21.42	72,939	6.3%	57,016	0.0%	1.56	3.83	1,125
BankSouth	Dothan		2.2	20.43	0	20.51	168,201	-4.2%	131,684	0.0%	1.41	3.96	2,455
AloStar Bank of Commerce	Birmingham		10.3	18.82	0	18.75	917,918	19.1%	653,953	0.0%	0.20	4.43	1,728
Bank of Brewton	Brewton		16.6	18.26	0	18.33	51,854	-5.6%	42,260	0.0%	-0.05	3.83	-28
Citizens Bank of Fayette	Fayette		25.7	18.02	0	17.98	196,234	1.6%	158,214	0.0%	0.48	2.66	926
Horizon Bank	Fyffe		8.0	17.21	0	16.94	90,312	-2.3%	72,169	0.0%	0.66	4.20	602
First State Bank of DeKalb County	Fort Payne		14.8	16.60	0	16.75	88,656	5.6%	73,569	0.0%	0.37	3.61	337
Cullman Savings Bank (MHC)	Cullman	CULL	7.8	16.40	0	16.43	226,561	0.9%	146,928	0.0%	0.87	4.16	1,977
Samson Banking Company, Inc.	Samson		4.7	16.35	0	16.03	57,667	2.0%	48,362	0.0%	1.08	3.59	600
First Bank of Boaz	Boaz		0.4	16.15	0	17.45	190,249	3.5%	135,462	0.0%	1.43	3.30	2,671
Southern States Bank	Anniston		13.9	15.65	0	15.18	289,782	11.1%	237,683	0.0%	1.11	5.21	2,970
Oakworth Capital Bank	Birmingham		0.0	15.55	0	14.99	310,606	21.6%	262,331	1.5%	1.19	3.83	3,233
First State Bank of the South, Inc.	Sulligent		1.8	15.24	0	15.93	96,335	1.1%	78,690	0.0%	0.88	4.09	847
Town-Country National Bank	Camden		4.2	15.17	0	15.22	99,037	-2.4%	82,971	0.0%	1.83	4.78	1,867
Brantley Bank and Trust Company	Brantley		9.7	15.11	0	15.62	65,982	1.7%	55,430	0.0%	1.22	4.81	807
Small Town Bank	Wedowee		11.1	14.97	0	15.37	213,729	-4.5%	170,500	0.0%	1.44	4.56	3,133
Phenix-Girard Bank	Phenix City		34.0	14.87	0	13.48	170,782	5.0%	130,511	8.2%	1.22	3.12	2,091
Bank of Vernon	Vernon		57.1	14.80	0	15.17	140,640	-3.4%	118,106	1.5%	0.58	4.33	827
Traders & Farmers Bank	Haleyville		11.9	14.67	0	13.40	360,786	2.3%	283,398	0.0%	0.89	4.03	3,198
First National Bank	Hamilton		2.0	14.66	0	14.87	284,133	2.8%	233,341	0.0%	1.56	4.19	4,341
Bank of Walker County	Jasper		12.1	14.57	0	14.38	71,870	-2.7%	61,364	0.0%	0.54	4.06	389
Southern Bank Company	Gadsden	SRNN	3.8	14.49	0	14.59	95,678	-0.1%	74,021	0.0%	-0.33	2.75	-311
Community Neighbor Bank	Camden		14.2	14.32	0	14.57	105,840	-2.3%	87,727	0.0%	0.70	4.20	753
Escambia County Bank	Flomaton		9.2	14.26	0	13.93	79,055	-3.5%	67,864	0.0%	1.27	3.13	1,037
Peoples Exchange Bank of Monroe County	Monroeville		8.4	14.19	0	14.21	61,825	-4.5%	52,793	1.9%	0.22	4.72	138
Valley State Bank	Russellville		0.7	14.19	0	14.65	125,933	4.9%	107,222	0.0%	0.57	2.62	728
EvaBank	Cullman		35.7	14.13	0	14.73	330,881	3.0%	261,120	7.2%	2.92	8.30	9,602
Peoples Southern Bank	Clanton		5.8	14.05	0	13.76	160,635	6.2%	138,364	0.0%	1.07	3.15	1,647
Liberty Bank	Geraldine		8.7	13.68	0	14.02	107,208	1.8%	91,784	0.0%	1.03	5.10	1,099
Farmers and Merchants Bank	LaFayette		10.0	13.65	0	13.71	134,376	8.1%	109,768	0.0%	1.08	4.31	1,376
First National Bank of Talladega	Talladega		22.4	13.64	0	14.16	388,938	1.1%	300,492	0.0%	1.10	3.61	4,326
Farmers & Merchants Bank	Piedmont		6.6	13.23	0	13.36	191,109	0.3%	156,841	0.4%	0.80	4.23	1,542
First Partners Bank	Birmingham		8.7	12.95	0	10.20	206,178	21.4%	168,839	2.1%	1.06	4.72	2,047
Bank of Pine Hill	Pine Hill		29.7	12.86	0	12.37	25,646	4.2%	22,460	0.0%	0.25	2.58	64
First Cahawba Bank	Selma		10.8	12.71	0	12.52	92,726	0.8%	77,342	0.0%	0.99	3.98	936
Metro Bank	Pell City		11.8	12.69	0	12.77	652,589	0.2%	566,464	0.0%	1.30	4.94	8,488

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First National Bank of Hartford	Hartford		8.7	12.68	0	12.73	120,951	-1.0%	100,162	0.0%	0.53	4.05	651
First Federal Bank, A FSB	Tuscaloosa		27.4	12.63	0	12.71	128,332	-5.8%	98,884	0.0%	0.39	3.43	496
First Bank of Linden	Linden		0.0	12.63	0	13.25	81,148	2.9%	69,965	0.0%	1.04	4.31	842
Peoples Bank of Red Level	Red Level		4.3	12.49	0	12.21	15,901	6.9%	13,900	0.0%	1.05	5.49	162
Central State Bank	Calera		4.7	12.39	0	12.45	193,586	7.5%	166,635	0.2%	1.33	4.58	2,543
Citizens Bank	Greensboro		1.4	12.35	0	12.87	98,135	0.8%	80,807	0.0%	1.34	3.70	1,314
First National Bank of Brundidge	Brundidge		8.3	12.28	0	12.93	95,468	-2.3%	78,794	0.0%	0.58	3.77	561
Citizens State Bank	Vernon		54.9	12.27	0	12.08	81,973	-5.0%	62,730	18.8%	0.96	3.00	810
Reliance Bank	Athens		8.8	12.24	0	12.15	152,956	8.5%	120,269	0.0%	0.57	3.40	822
FNB Bank	Scottsboro		9.3	12.21	0	12.31	359,934	2.6%	314,306	0.0%	0.56	4.24	2,006
HNB First Bank	Headland		16.9	12.15	0	12.26	101,532	-0.4%	87,094	0.0%	0.26	3.53	266
Exchange Bank of Alabama	Altoona		11.0	12.11	0	11.91	250,945	1.1%	218,064	0.0%	1.15	3.97	2,872
First National Bank of Dozier	Dozier		8.1	12.10	0	12.46	39,468	5.6%	30,770	0.0%	0.75	3.15	304
First National Bank and Trust	Atmore		8.7	12.08	0	11.78	126,160	-5.0%	111,054	0.0%	0.19	3.84	251
State Bank & Trust	Winfield		18.3	11.92	0	12.06	219,549	8.7%	191,508	0.0%	1.14	3.61	2,370
HomeTown Bank of Alabama	Oneonta		13.2	11.85	0	12.03	301,540	0.0%	254,163	0.0%	1.67	4.53	5,090
Cadence Bank, N.A.	Birmingham		7.8	11.75	0	11.27	7,266,342	17.0%	5,975,081	7.1%	0.61	4.36	40,918
FNB of Central Alabama	Tuscaloosa		16.7	11.68	0	11.76	223,085	0.0%	190,342	0.6%	0.61	3.19	1,389
First United Security Bank	Thomasville	USBI	22.2	11.58	0	13.21	562,741	0.5%	474,614	1.8%	0.73	5.70	4,158
City Bank of Hartford	Hartford		22.2	11.54	0	11.98	53,260	-0.7%	46,684	0.0%	1.05	4.04	572
West Alabama Bank & Trust	Reform		10.7	11.48	0	10.82	563,047	4.1%	457,405	1.2%	1.08	3.53	5,911
Trinity Bank	Dothan		19.1	11.46	0	11.70	94,828	7.9%	82,817	0.0%	2.50	4.56	2,294
First Citizens Bank	Luverne		12.4	11.44	0	11.73	224,860	-0.7%	185,086	0.0%	1.29	4.06	2,885
Security Federal Savings Bank	Jasper		0.6	11.44	0	11.50	37,755	0.9%	27,211	0.0%	0.47	3.70	175
Bank Independent	Sheffield		12.2	11.37	0	10.40	1,140,594	4.7%	969,322	0.1%	1.03	5.95	11,372
Friend Bank	Slocomb		12.4	11.19	0	11.02	69,983	0.8%	60,079	0.0%	0.83	4.36	573
First Metro Bank	Muscle Shoals		1.5	11.17	0	10.68	529,741	5.4%	470,903	0.0%	1.51	3.95	7,883
Citizens' Bank, Inc.	Robertsdale		25.5	11.12	0	11.21	97,481	-7.9%	86,015	2.4%	0.09	4.13	92
First Community Bank of Cullman	Cullman	SCBS	6.7	11.05	0	10.88	74,375	13.8%	62,873	0.0%	0.28	3.51	193
Citizens Bank of Valley Head	Valley Head		33.8	10.99	0	11.22	25,542	-3.7%	22,583	0.0%	0.26	5.17	70
Robertson Banking Company	Demopolis		5.0	10.98	0	10.82	262,723	3.0%	226,276	2.1%	1.42	3.91	3,644
Pinnacle Bank	Jasper	PCLB	3.0	10.93	0	11.70	218,202	-2.6%	191,556	8.6%	0.93	3.69	2,063
Keystone Bank	Auburn		9.6	10.88	0	11.06	239,111	1.7%	204,945	2.4%	1.15	3.89	2,758
Cheaha Bank	Oxford		6.1	10.85	0	10.94	186,429	1.6%	157,791	0.0%	1.64	5.10	3,026
Marion Bank and Trust Company	Marion		16.6	10.81	0	11.15	252,937	-3.0%	210,132	0.0%	1.19	3.59	3,044
Merchants & Farmers Bank of Greene County	Eutaw		13.8	10.78	0	11.95	57,380	-3.5%	48,322	15.3%	0.67	3.96	408
MidSouth Bank	Dothan		9.7	10.78	0	11.10	367,975	-1.2%	326,053	0.0%	0.19	2.62	728
Regions Bank	Birmingham	RF	18.8	10.66	0	10.28	118,289,749	1.9%	96,622,297	4.7%	1.10	3.32	1,281,991

Alabama Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Vantage Bank of Alabama	Albertville		10.8	10.65	0	11.01	110,265	43.0%	96,791	0.0%	0.32	4.23	293
Merchants Bank	Jackson		30.2	10.62	0	10.45	201,941	-2.4%	179,748	0.0%	0.70	4.01	1,435
First Bank	Wadley		15.4	10.56	0	12.45	67,941	4.1%	59,164	0.0%	1.08	3.87	765
CCB Community Bank	Andalusia		15.4	10.51	0	10.53	430,136	2.7%	350,230	2.4%	1.91	4.98	8,074
Capstone Bank	Tuscaloosa		26.5	10.40	0	10.33	425,942	5.0%	367,361	5.4%	0.84	4.29	3,485
SouthFirst Bank	Sylacauga	SZBI	43.4	10.38	0	7.39	92,964	-7.8%	80,316	0.0%	0.41	3.86	398
First Community Bank	Chatom		20.7	10.34	0	10.03	325,702	4.3%	275,458	1.5%	0.95	4.37	3,009
FirstState Bank	Lineville		11.7	10.34	0	10.32	213,003	4.8%	163,948	0.2%	1.27	4.33	2,649
NobleBank & Trust	Anniston		12.1	10.25	0	10.37	176,048	5.1%	152,432	0.1%	0.71	3.75	1,252
CB&S Bank	Russellville		33.6	10.24	0	10.05	1,448,595	-3.3%	1,195,052	0.0%	1.02	3.72	15,330
First Jackson Bank	Stevenson		22.7	10.24	0	9.62	221,762	0.1%	191,103	1.4%	0.76	3.85	1,684
Bank of Wedowee	Wedowee		31.3	10.17	0	11.68	113,970	1.5%	99,959	0.0%	0.24	2.88	270
Citizens Bank	Enterprise		6.0	10.17	0	11.12	104,987	12.2%	93,016	0.0%	1.92	3.32	1,944
PrimeSouth Bank	Tallassee		23.1	10.14	0	10.25	188,158	4.7%	162,619	5.7%	0.71	4.17	1,334
Bank of Evergreen	Evergreen		20.1	10.11	0	10.20	54,561	4.2%	48,798	6.2%	1.14	4.48	616
AuburnBank	Auburn	AUBN	6.3	10.10	0	10.08	782,025	5.0%	683,067	2.4%	0.89	3.19	6,822
PeoplesTrust Bank	Hamilton		16.0	10.02	0	10.06	83,319	-5.2%	74,053	2.8%	0.54	3.59	450
Progress Bank and Trust	Huntsville		11.0	10.02	0	9.87	570,433	8.9%	489,744	5.9%	0.50	3.18	2,753
AmeriFirst Bank	Union Springs		28.6	9.98	0	10.04	147,158	2.5%	125,567	0.0%	-0.96	3.47	-1,396
Southern Independent Bank	Opp		15.9	9.98	0	10.15	195,214	2.3%	169,115	0.0%	0.88	3.26	1,781
Troy Bank & Trust Company	Troy		36.7	9.89	0	10.66	807,181	-6.9%	664,825	0.0%	0.61	3.49	5,143
First Southern State Bank	Stevenson		2.5	9.85	0	9.85	351,771	1.0%	313,114	0.0%	0.98	3.74	3,487
Sweet Water State Bank	Sweet Water		9.3	9.84	0	9.73	93,669	1.7%	80,437	0.0%	1.22	6.08	1,134
Peoples Independent Bank	Boaz		24.7	9.75	0	10.85	185,864	1.4%	165,106	0.0%	1.20	4.36	2,198
Citizens Bank & Trust	Guntersville	CBTH	21.6	9.75	0	9.80	343,072	10.4%	293,776	2.4%	0.81	4.54	2,627
Premier Bank of the South	Cullman		14.1	9.63	0	9.15	150,978	8.7%	135,754	5.2%	1.01	4.67	1,445
Community Spirit Bank	Red Bay		36.4	9.61	0	9.84	140,570	1.0%	121,389	0.0%	0.11	4.51	153
River Bank & Trust	Prattville		9.3	9.55	0	9.58	431,202	3.4%	374,154	0.0%	0.83	3.62	3,568
Bank of York	York		0.8	9.55	0	9.87	106,033	23.0%	74,509	0.0%	0.76	2.86	718
Merchants Bank of Alabama	Cullman		40.9	9.54	0	9.46	249,657	1.7%	224,640	0.0%	0.66	3.81	1,638
Peoples Bank of Alabama	Cullman		30.2	9.47	0	9.16	600,358	13.2%	505,044	1.0%	0.76	4.65	4,257
United Bank	Atmore	UBAB	24.0	9.43	0	10.15	484,584	0.7%	432,499	0.2%	0.46	3.49	2,275
Bryant Bank	Tuscaloosa		5.3	9.42	0	9.33	1,236,146	6.3%	1,031,336	0.5%	1.02	3.34	12,525
Farmers Exchange Bank	Louisville		49.8	9.38	0	9.40	129,867	-3.6%	117,240	0.2%	0.19	4.27	254
ServisFirst Bank	Birmingham	SFBS	6.6	9.34	0	9.13	3,952,650	16.4%	3,406,205	0.0%	1.40	3.76	50,357
National Bank of Commerce	Birmingham		2.7	9.34	0	7.90	897,447	33.3%	767,690	5.3%	0.70	3.43	5,319
First Southern Bank	Florence		10.9	9.28	0	9.19	205,838	4.5%	183,609	0.0%	0.62	4.17	1,245
Traditions Bank	Cullman		17.6	9.25	0	9.17	282,028	12.4%	247,202	8.8%	1.11	6.07	2,936

<b>Alabama Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	City	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
First Bank of the South			Rainsville	18.4	9.05	0	8.64	84,958	2.1%	76,552	0.0%	0.41	4.17	342
SouthPoint Bank			Birmingham	29.7	8.90	0	9.03	206,926	2.1%	175,492	3.7%	1.38	3.55	2,818
Peoples Bank of Greensboro			Greensboro	6.5	8.85	0	8.89	92,859	-1.2%	80,909	1.9%	1.23	3.73	1,139
First Fidelity Bank			Fort Payne	19.2	8.71	0	8.74	89,136	-3.1%	81,099	0.0%	0.32	3.02	294
Bank of Moundville			Moundville	14.2	8.60	0	8.26	94,787	-17.2%	86,645	0.0%	-0.13	2.94	-135
First Community Bank of Central Alabama			Wetumpka	10.7	8.59	0	8.39	315,040	4.9%	287,019	1.8%	1.88	4.08	5,909
Commercial Bank of Ozark			Ozark	26.5	8.44	0	8.47	81,174	2.9%	73,007	0.0%	0.33	3.88	261
American Bank of Huntsville			Huntsville	55.7	8.40	0	8.50	129,843	-15.6%	102,977	1.0%	-4.01	3.84	-5,561
Covenant Bank			Leeds	57.5	8.25	0	8.07	84,000	0.8%	70,130	0.0%	-0.92	3.68	-775
Commonwealth National Bank			Mobile	42.9	7.81	112	7.55	58,719	-1.2%	53,909	0.0%	-1.51	4.74	-894

<b>Alabama Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	City	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
SunSouth Bank			Dothan	147.6	5.47	3,749	5.31	148,401	-12.5%	127,622	9.6%	-2.08	3.51	-3,327
Community Bank & Trust - Alabama			Union Springs	149.8	6.33	1,072	5.45	63,699	-6.8%	60,015	0.0%	-1.52	3.87	-1,011
Union State Bank			Pell City	89.4	6.49	3,390	5.76	223,944	-5.8%	209,472	0.0%	-0.21	3.57	-483
First Tuskegee Bank			Tuskegee	133.3	8.00	0	8.01	55,515	-6.3%	49,965	0.0%	0.30	4.52	174
North Alabama Bank			Hazel Green	106.5	8.72	0	10.77	97,393	-2.6%	86,523	0.0%	0.40	4.73	396
SouthBank, A Federal Savings Bank			Huntsville	96.2	9.02	0	8.04	162,620	-4.6%	144,628	0.0%	-1.85	2.69	-3,167
First Financial Bank			Bessemer	83.7	9.06	0	8.25	180,295	-6.1%	137,399	0.0%	0.24	2.75	440
Alamerica Bank			Birmingham	132.1	16.04	0	15.23	40,946	11.5%	31,513	3.9%	-2.92	4.77	-1,140

Florida Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
TCM Bank, National Association	Tampa		2.6	25.13	0	24.08	179,858	3.2%	120,039	20.9%	1.73	9.52	3,020
Bank of the South	Pensacola		1.1	20.43	0	20.02	71,351	1.5%	57,048	0.0%	-0.14	2.55	-99
Southern Commerce Bank, National Association	Tampa		4.9	19.23	0	32.85	77,178	9.3%	51,367	0.0%	16.33	2.38	12,632
Bank of Pensacola	Pensacola		0.0	19.08	0	17.97	65,412	7.7%	53,642	0.0%	-0.74	2.16	-442
Sunshine State Bank	Plant City	SBCP	22.9	19.00	0	19.47	222,819	16.0%	173,577	0.0%	-0.08	3.02	-164
Warrington Bank	Pensacola		2.2	17.86	0	17.21	85,199	5.0%	70,475	0.0%	0.23	2.48	181
Coconut Grove Bank	Miami		8.2	15.97	0	16.04	609,923	0.7%	499,847	0.0%	0.15	2.25	889
One South Bank	Chipley		0.0	15.09	0	15.05	37,516	5.6%	29,253	0.8%	0.30	4.16	108
Harbor Community Bank	Indiantown		10.4	14.49	0	11.73	926,172	49.2%	761,304	0.0%	0.36	4.15	2,400
Plus International Bank	Miami		0.0	14.47	0	13.39	101,746	12.2%	87,435	35.9%	0.46	4.51	417
First National Bank of Mount Dora	Mount Dora	FLBD	33.1	14.27	0	14.28	201,699	4.0%	165,001	0.0%	0.67	3.86	1,332
Peoples Bank of Graceville	Graceville		15.1	13.70	0	13.30	90,112	9.7%	77,782	0.0%	1.51	3.11	1,252
First National Bank Northwest Florida	Panama City		20.5	13.44	0	13.43	112,719	0.0%	97,437	0.0%	0.45	3.16	487
Capital Bank, National Association	Coral Gables	CBF	23.9	13.37	0	14.31	6,690,067	1.2%	5,256,814	6.1%	0.88	4.46	57,829
Hillsboro Bank	Plant City		1.9	13.04	0	13.57	111,474	-8.7%	95,564	0.0%	1.03	3.55	1,195
Drummond Community Bank	Chiefland		12.2	12.99	0	12.91	368,940	1.6%	317,784	0.6%	1.36	5.20	4,968
Axiom Bank	Maitland		31.8	12.90	0	13.02	696,283	16.3%	527,016	0.0%	0.54	3.68	3,464
Community State Bank	Starke		26.6	12.86	0	12.41	62,406	3.0%	54,563	0.0%	0.30	4.18	179
Florida Business Bank	Melbourne		9.3	12.81	0	13.62	108,126	-2.2%	93,054	0.0%	0.57	3.36	629
FirstAtlantic Bank	Jacksonville		13.8	12.77	0	12.56	380,162	-1.9%	321,200	0.2%	0.74	4.82	2,864
First Avenue National Bank	Ocala		15.8	12.61	0	13.45	97,748	-1.1%	81,710	0.0%	0.15	4.37	143
Central Bank	Tampa		5.5	12.49	0	12.21	89,607	25.1%	68,059	0.0%	-0.15	3.88	-112
Sunshine Savings Bank	Tallahassee	SSNF	20.9	12.46	0	13.81	148,562	-0.9%	127,359	0.0%	-0.01	4.10	-8
Summit Bank, National Association	Panama City		2.4	12.42	0	11.97	320,437	22.7%	256,439	4.0%	0.94	4.16	2,623
First Bank of the Palm Beaches	West Palm Beach		25.7	12.29	0	11.69	106,833	27.1%	92,111	0.0%	0.11	3.97	104
Palm Beach Community Bank	West Palm Beach		15.7	12.29	0	12.00	263,651	9.7%	221,657	0.0%	1.38	4.39	3,355
First Federal Bank of Florida	Lake City		15.6	12.29	0	12.67	1,021,638	7.5%	839,455	1.6%	0.81	4.06	8,187
C1 Bank	Saint Petersburg	BNK	31.5	12.28	0	11.84	1,548,045	20.1%	1,165,468	4.1%	0.52	4.35	7,290
American National Bank	Oakland Park		12.2	12.07	0	11.36	281,384	19.7%	245,765	3.4%	0.73	3.56	1,839
First State Bank of Arcadia	Arcadia		56.6	11.91	0	12.03	134,611	0.2%	114,869	0.0%	0.75	3.93	1,041
Flagship Community Bank	Clearwater		41.6	11.87	0	12.86	97,628	3.5%	79,772	10.6%	-0.06	3.91	-57
Paradise Bank	Boca Raton		11.1	11.83	0	10.97	322,552	8.5%	284,757	0.9%	2.04	3.84	6,275
Intercontinental Bank	West Miami		7.8	11.72	0	11.08	163,602	0.3%	144,211	0.0%	0.00	2.01	-6
FNBT.Com Bank	Fort Walton Beach		21.4	11.59	0	11.99	368,323	-0.7%	305,482	0.0%	0.93	2.82	3,443
First Green Bank	Mount Dora		3.6	11.54	0	11.11	304,218	20.0%	268,099	0.0%	0.72	4.56	1,912
Jefferson Bank of Florida	Oldsmar	JFBF	3.7	11.46	0	10.81	216,776	17.3%	164,575	3.1%	0.39	3.23	783
Marquis Bank	Coral Gables		10.6	11.45	0	9.93	256,931	29.0%	221,795	3.1%	0.56	3.27	1,338
First Florida Bank	Destin		13.4	11.39	0	11.01	268,629	13.2%	238,626	0.0%	1.07	3.75	2,693



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Platinum Bank	Brandon		25.2	11.27	0	11.22	463,962	3.1%	375,638	9.6%	0.83	3.92	3,748
Bay Cities Bank	Tampa		21.9	11.25	0	12.18	542,932	11.1%	458,825	12.4%	0.78	3.98	4,152
Community Southern Bank	Lakeland	CMUY	6.4	11.15	0	10.91	245,523	11.4%	188,795	7.4%	0.45	3.36	1,064
Sunstate Bank	Miami		28.7	11.14	0	12.51	184,012	15.0%	160,208	0.0%	1.75	3.03	2,903
Insignia Bank	Sarasota		9.3	11.11	0	11.91	179,163	16.1%	144,814	0.7%	0.41	3.78	683
First Colony Bank of Florida	Maitland		9.0	10.98	0	10.78	169,507	14.9%	150,900	2.7%	1.41	3.57	2,267
Helm Bank USA	Miami		31.3	10.97	0	11.34	763,932	-2.6%	672,701	0.0%	0.26	3.77	2,084
Wauchula State Bank	Wauchula		46.8	10.88	0	11.21	586,208	2.4%	506,494	0.1%	1.64	4.51	9,634
Nature Coast Bank	Hernando	NCBF	40.4	10.84	0	13.71	54,766	-4.2%	47,123	0.0%	0.37	4.02	215
Florida Bank	Tampa		3.3	10.84	0	10.92	518,122	-4.8%	399,238	2.2%	0.96	3.58	5,097
Stonegate Bank	Pompano Beach	SGBK	7.8	10.75	0	9.88	1,676,152	54.2%	1,411,039	12.9%	0.66	3.63	10,093
Capital City Bank	Tallahassee	CCBG	40.0	10.69	0	10.50	2,481,086	-0.5%	2,052,186	0.0%	0.45	3.44	11,380
Raymond James Bank, National Association	Saint Petersburg	RJF	7.6	10.68	0	10.44	12,547,902	19.4%	10,537,809	3.1%	1.35	3.02	157,892
Floridian Bank	Daytona Beach		8.0	10.65	0	12.20	406,232	200.6%	342,576	6.9%	4.57	4.65	12,265
1st Manatee Bank	Parrish		5.0	10.62	0	10.26	107,839	4.3%	93,958	0.0%	0.91	4.33	960
Commerce National Bank & Trust	Winter Park		41.3	10.57	0	10.44	80,335	2.7%	68,492	0.0%	0.77	3.68	599
Merchants & Southern Bank	Gainesville		22.7	10.57	0	10.69	397,892	-1.5%	329,036	0.0%	1.09	3.33	4,551
Florida Community Bank, National Association	Weston	FCB	19.6	10.55	0	10.06	5,929,291	67.4%	4,030,682	4.0%	0.62	3.57	29,653
Bank of Central Florida	Lakeland		3.6	10.55	0	8.61	341,556	6.9%	301,275	11.1%	0.71	3.50	2,381
United Southern Bank	Umatilla		36.1	10.53	0	10.68	402,294	2.2%	355,751	0.0%	0.56	3.70	2,276
Cornerstone Community Bank	Saint Petersburg		29.0	10.50	0	11.78	221,154	-3.0%	193,584	0.0%	0.60	3.81	1,368
Florida Bank of Commerce	Orlando		20.5	10.48	0	10.75	245,317	2.5%	214,716	0.5%	0.74	4.33	1,844
Flagler Bank	West Palm Beach		63.2	10.46	0	10.22	158,719	4.9%	142,202	0.0%	1.60	3.92	2,587
First America Bank	Bradenton	FAHO	27.0	10.34	0	11.26	261,209	4.4%	217,014	0.0%	0.27	3.41	690
Sanibel Captiva Community Bank	Sanibel		37.4	10.32	0	9.60	260,857	14.2%	215,074	0.0%	0.80	4.21	1,921
FirstCity Bank of Commerce	Palm Beach Garde		50.2	10.27	0	9.27	65,302	8.2%	53,799	6.1%	0.28	3.86	169
First National Bank of Wauchula	Wauchula		47.5	10.24	0	9.66	77,723	5.2%	68,505	0.0%	0.40	4.29	304
Gateway Bank of Central Florida	Ocala		19.2	10.22	0	10.52	191,592	4.4%	146,623	2.2%	0.75	4.19	1,388
Sabal Palm Bank	Sarasota		0.0	10.22	0	13.06	107,146	19.7%	92,604	3.0%	0.26	3.59	259
Sunrise Bank	Cocoa Beach		11.0	10.21	0	10.39	116,070	9.4%	100,718	8.4%	0.69	3.91	766
Terrabank, N.A.	Miami		6.1	10.21	0	10.29	283,564	3.6%	247,005	6.5%	0.60	3.55	1,652
Seacoast National Bank	Stuart	SBCF	18.9	10.19	0	11.11	2,359,157	9.9%	1,808,904	0.4%	0.45	3.16	10,287
Atlantic Coast Bank	Jacksonville	ACFC	43.6	10.17	0	9.72	715,294	-0.1%	440,906	0.0%	-0.85	2.51	-6,057
Jacksonville Bank	Jacksonville	JAXB	42.3	10.14	0	9.86	509,821	-0.6%	440,167	1.9%	0.36	3.91	1,817
Gateway Bank of Florida	Daytona Beach		8.5	10.12	0	11.27	227,171	-13.1%	194,228	22.6%	-0.06	3.11	-156
First National Bank of Pasco	Dade City		16.9	10.10	0	10.81	138,990	-0.9%	122,074	0.0%	0.48	3.55	705
Preferred Community Bank	Fort Myers		8.5	10.09	0	12.05	89,370	11.8%	76,507	1.3%	0.48	4.08	415
New Traditions Bank	Orlando		5.3	10.05	0	9.64	522,694	1.2%	465,905	0.0%	0.68	3.04	3,515



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Freedom Bank of America	Saint Petersburg		25.3	9.95	0	10.93	124,370	27.1%	101,630	0.1%	2.96	4.24	3,129
Gateway Bank of Southwest Florida	Sarasota		19.1	9.92	0	9.86	218,295	-5.9%	195,413	11.1%	0.58	3.84	1,331
Citizens State Bank	Perry		19.0	9.91	0	9.33	240,053	27.7%	214,929	13.3%	1.22	6.64	2,570
First Citrus Bank	Tampa	FCIT	34.0	9.85	0	9.55	248,195	14.7%	193,561	11.1%	0.25	4.36	575
International Finance Bank	Miami		54.3	9.84	0	12.47	344,814	-0.1%	299,645	0.0%	0.12	3.77	421
CBC National Bank	Fernandina Beach	CBCO	33.6	9.82	0	9.86	444,784	19.4%	293,173	15.8%	0.45	4.06	1,798
Oculina Bank	Fort Pierce		12.1	9.76	0	9.71	175,362	15.2%	148,872	3.1%	0.90	3.61	1,510
Peoples National Bank	Niceville		30.2	9.73	0	8.43	112,881	-0.4%	103,107	0.0%	0.35	3.78	409
Banesco USA	Coral Gables		16.9	9.73	0	9.33	885,172	9.8%	785,544	12.8%	0.22	4.26	1,848
1st National Bank of South Florida	Homestead		42.9	9.69	0	9.43	308,351	0.4%	247,692	0.0%	0.66	3.35	2,066
Reunion Bank of Florida	Tavares		7.3	9.66	0	9.36	266,945	20.3%	241,346	0.0%	0.61	3.81	1,506
Old Florida Bank	Orlando		14.2	9.61	0	9.15	886,013	10.8%	796,733	6.6%	0.78	4.27	6,520
Calusa Bank	Punta Gorda		22.6	9.57	0	10.07	166,792	12.5%	134,057	4.7%	0.60	3.83	946
Community Bank of the South	Merritt Island		12.7	9.56	0	9.65	149,330	9.5%	126,127	0.0%	0.40	2.59	575
Mainstreet Community Bank of Florida	Deland		21.5	9.54	0	9.44	247,736	7.7%	218,078	4.1%	1.36	4.09	3,287
BankUnited, National Association	Miami Lakes	BKU	2.4	9.54	0	9.58	17,531,242	23.9%	13,062,120	1.6%	1.37	4.95	214,106
First State Bank of the Florida Keys	Key West		34.9	9.52	0	9.82	780,690	-4.2%	546,410	0.0%	0.79	3.03	6,518
Executive National Bank	Miami		7.3	9.45	0	10.02	321,348	6.3%	271,668	0.8%	0.74	3.71	2,386
Charlotte State Bank & Trust	Port Charlotte		56.0	9.43	0	9.09	278,298	4.3%	249,092	0.0%	1.39	3.58	3,805
Heartland National Bank	Sebring		17.2	9.43	0	9.52	302,112	2.9%	269,895	0.0%	0.54	3.23	1,610
Intercredit Bank, NA	Miami		15.7	9.43	0	9.02	316,013	-2.2%	233,821	0.0%	-0.15	3.25	-493
Community Bank and Trust of Florida	Ocala		12.2	9.41	0	9.72	598,508	-1.4%	538,150	0.0%	0.96	3.33	5,795
Apollo Bank	Miami		11.9	9.36	0	10.36	474,548	84.9%	417,641	0.0%	-0.22	3.65	-730
Ocean Bank	Miami		37.0	9.26	0	12.16	3,256,573	-1.4%	2,839,762	0.0%	1.05	3.79	34,520
Farmers & Merchants Bank	Monticello		35.0	9.25	0	8.74	423,650	1.2%	352,917	0.0%	0.74	3.81	3,110
SouthBank, A Federal Savings Bank	Palm Beach Garde		24.6	9.24	0	7.87	22,535	0.3%	20,654	0.0%	-1.65	1.21	-382
Eastern National Bank	Miami		5.6	9.24	0	10.06	399,230	4.8%	327,279	0.0%	1.43	3.40	5,455
Community Bank of Broward	Dania Beach		55.7	9.20	0	8.33	499,702	3.4%	423,193	0.0%	0.69	4.03	3,378
Englewood Bank & Trust	Englewood		41.9	9.19	0	9.09	202,287	5.0%	182,440	0.0%	1.01	3.55	2,065
NorthStar Bank	Tampa		11.3	9.18	0	10.41	204,095	3.3%	161,337	0.0%	0.08	3.35	158
Citizens Bank and Trust	Lake Wales		33.6	9.16	0	9.16	449,975	9.9%	381,950	0.0%	0.76	3.97	3,315
United Legacy Bank	Longwood		11.9	9.09	0	10.37	229,398	7.4%	200,410	0.0%	0.30	3.54	685
Prime Meridian Bank	Tallahassee		5.0	9.05	0	9.36	204,380	7.4%	182,011	0.0%	0.39	3.61	816
Floridian Community Bank, Inc.	Davie		46.9	9.03	0	8.81	330,449	18.9%	237,095	0.0%	0.35	3.55	1,062
USAmeriBank	Clearwater	USAB	16.7	9.01	0	8.92	3,009,916	8.1%	2,498,648	5.0%	1.02	3.70	29,746
Continental National Bank	Miami		9.1	9.00	0	7.77	361,516	8.7%	320,465	0.0%	0.38	3.54	1,340
First Florida Integrity Bank	Naples		8.6	8.99	0	10.07	865,942	29.7%	618,127	1.4%	0.22	3.42	1,794
Bank of Belle Glade	Belle Glade		5.3	8.96	0	9.22	82,672	-4.4%	74,912	0.0%	0.32	2.26	285

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	City												
Intracoastal Bank	Palm Coast		0.7	8.87	0	8.97	221,417	11.3%	199,193	1.3%	1.37	3.45	2,901
Seaside National Bank & Trust	Orlando		11.2	8.85	0	9.71	1,039,653	15.0%	900,498	7.0%	0.22	3.13	2,180
Patriot Bank	Trinity		20.2	8.81	0	11.34	130,699	4.8%	113,453	0.0%	0.42	4.30	522
GulfShore Bank	Tampa		8.7	8.80	0	7.98	298,942	23.7%	258,960	8.1%	0.41	3.49	1,050
Citizens Bank of Florida	Oviedo		20.6	8.74	0	8.73	232,108	1.7%	205,522	11.4%	0.26	3.62	591
Legacy Bank of Florida	Boca Raton		39.0	8.69	0	10.69	274,934	7.4%	238,442	0.0%	4.14	3.39	10,518
First Bank	Clewiston		35.5	8.69	0	8.76	266,705	9.8%	241,678	2.5%	0.51	4.27	1,302
Biscayne Bank	Coconut Grove		2.8	8.69	0	7.97	445,896	29.4%	375,284	12.2%	1.33	4.00	4,927
CenterState Bank of Florida, National Association	Winter Haven	CSFL	22.6	8.67	0	9.55	3,628,030	55.7%	3,066,619	1.4%	0.33	4.52	10,275
First Home Bank	Seminole		10.7	8.66	0	8.36	76,375	9.4%	62,768	0.0%	0.64	4.19	458
Marine Bank & Trust Company	Vero Beach		15.5	8.63	0	9.08	149,150	7.8%	134,406	0.0%	2.50	3.68	3,689
Gibraltar Private Bank & Trust Co.	Coral Gables		40.7	8.56	0	8.58	1,567,708	0.1%	1,200,984	1.8%	0.58	3.13	9,215
EverBank	Jacksonville	EVER	27.9	8.52	0	8.40	20,504,688	16.4%	14,545,337	27.1%	0.73	3.31	134,301
Madison County Community Bank	Madison		35.4	8.49	0	8.00	111,154	9.2%	102,079	0.0%	0.49	3.07	523
Florida Citizens Bank	Gainesville		34.1	8.43	0	8.05	238,293	-6.6%	217,186	8.1%	0.34	3.47	830
First National Bank of South Miami	South Miami	FMIA	3.8	8.42	0	7.58	582,356	16.6%	470,533	0.0%	0.32	2.66	1,743
Professional Bank	Coral Gables		2.3	8.39	0	8.10	251,299	23.3%	217,146	0.0%	0.51	3.35	1,185
BAC Florida Bank	Coral Gables		51.2	8.36	0	7.72	1,535,996	12.4%	1,206,557	18.9%	0.67	2.76	9,809
Bank of Tampa	Tampa		17.8	8.35	0	8.06	1,326,905	-1.0%	1,214,808	2.6%	0.68	3.33	8,878
Citizens First Bank	The Villages		31.5	8.27	0	8.62	1,642,204	3.2%	1,388,881	0.0%	0.75	2.65	12,266
Encore Bank, National Association	Naples		28.0	8.27	0	8.37	328,787	0.0%	285,289	0.1%	-0.71	3.26	-2,436
Edison National Bank	Fort Myers		9.6	8.24	0	8.36	241,755	4.0%	211,767	0.0%	0.45	2.72	1,111
American Enterprise Bank of Florida	Jacksonville		42.0	8.22	0	8.91	197,078	0.3%	178,655	16.2%	-0.02	3.43	-49
Century Bank of Florida	Tampa		73.2	8.17	0	8.10	70,624	-2.4%	52,207	0.0%	0.21	3.55	146
FineMark National Bank & Trust	Fort Myers		3.3	8.13	0	7.75	836,243	23.9%	656,676	2.8%	0.45	2.83	3,351
HomeBanc National Association	Lake Mary		5.1	7.96	362	6.93	890,870	36.4%	696,677	10.4%	0.52	2.49	4,007
Fidelity Bank of Florida, National Association	Merritt Island		28.8	7.74	628	11.83	254,602	-10.0%	173,956	0.0%	4.88	3.53	13,175
Mackinac Savings Bank, FSB	Boynton Beach		8.4	7.73	299	7.80	110,861	-2.0%	101,537	0.0%	-0.10	2.22	-115
Brannen Bank	Inverness		26.0	7.40	2,556	7.90	421,786	5.2%	387,857	0.0%	0.76	3.25	3,192
Home Federal Bank of Hollywood	Hallandale Beach		38.2	6.76	573	6.76	46,062	-14.1%	36,245	1.4%	0.11	4.98	55
Pilot Bank	Tampa	PLBN	55.5	6.40	3,395	9.06	220,649	12.5%	188,486	12.1%	-0.55	3.54	-1,154
Bank of Coral Gables	Coral Gables		63.2	6.31	1,671	6.06	103,148	-0.8%	96,458	0.0%	0.33	2.77	333
CNLBank	Orlando	CNLB	32.0	6.23	21,760	8.85	1,302,612	5.4%	1,045,509	0.0%	0.24	3.22	2,983

Florida Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
First National Bank of Crestview	Crestview		524.9	1.35	5,432	1.02	79,723	-14.4%	78,629	0.0%	-2.25	3.04	-1,969
Pinnacle Bank	Orange City		392.6	2.09	9,854	1.53	163,662	-3.3%	140,910	9.2%	-2.32	2.78	-3,857
First City Bank of Florida	Fort Walton Beach		568.4	2.56	12,349	2.46	227,590	-5.6%	211,279	0.0%	-0.13	3.18	-292
Bank of Commerce	Sarasota		278.4	3.05	10,570	2.44	210,950	-3.8%	170,047	0.0%	-0.23	3.12	-509
Beach Community Bank	Fort Walton Beach BCBF		607.6	3.92	23,315	4.02	558,856	-2.8%	506,178	0.0%	-1.18	2.60	-6,706
Gulf Coast Community Bank	Pensacola		350.1	4.37	5,292	4.06	141,942	-11.1%	124,911	0.0%	0.10	4.23	152
Independent Bankers' Bank of Florida	Lake Mary		194.7	4.51	5,865	3.97	165,053	-20.2%	114,434	0.0%	-0.51	1.86	-935
U.S. Century Bank	Doral		131.4	5.20	24,567	-0.80	886,182	-5.6%	789,111	0.0%	-0.35	3.44	-3,086
Lafayette State Bank	Mayo		139.0	5.45	2,548	5.80	93,268	-2.8%	87,258	9.6%	-4.33	5.15	-4,322
ProBank	Tallahassee		165.1	5.96	1,029	5.44	48,885	-22.2%	42,943	0.0%	-0.87	3.53	-474
Florida Capital Bank, N.A.	Jacksonville		84.3	6.13	7,416	5.83	392,797	-23.0%	333,661	0.1%	-1.55	3.20	-6,349
Friends Bank	New Smyrna Beach	FRIE	183.8	6.24	1,723	6.24	98,338	-3.9%	91,813	0.0%	-0.08	3.29	-75
OptimumBank	Plantation	OPHC	148.6	6.65	1,722	7.08	122,642	-3.9%	90,265	0.0%	-0.11	4.17	-148
Regent Bank	Davie	RGTB	113.7	7.70	1,073	7.66	352,036	-8.0%	313,628	3.5%	-3.49	3.80	-12,671
Community Bank of Florida, Inc.	Homestead	CBKS	78.7	7.92	403	9.29	474,663	-4.1%	428,721	0.4%	0.46	3.98	2,192
Peoples State Bank	Lake City		89.0	8.82	0	9.72	69,205	2.1%	62,146	0.0%	0.27	4.23	186
Anchor Commercial Bank	Juno Beach		118.3	8.92	0	10.48	102,471	3.1%	91,481	0.0%	1.92	3.44	2,041
Columbia Bank	Lake City		87.5	9.88	0	9.72	188,775	-0.8%	158,898	0.0%	-0.73	3.24	-1,367
Interamerican Bank, A FSB	Miami		115.1	9.97	0	11.41	216,251	-4.1%	190,193	0.0%	0.37	3.63	826
Grand Bank & Trust of Florida	West Palm Beach		89.0	10.12	0	10.10	207,631	-4.9%	184,385	0.0%	0.58	3.84	1,251
Surety Bank	Deland		102.7	11.00	0	11.21	96,688	-6.0%	85,486	0.0%	-0.65	4.40	-639
Landmark Bank, National Association	Fort Lauderdale		80.2	12.84	0	12.78	348,177	36.7%	266,910	0.0%	1.49	4.16	4,476
TransCapital Bank	Sunrise		111.9	14.87	0	14.87	166,275	-14.8%	140,142	0.0%	1.30	3.81	2,313

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
West Central Georgia Bank	Thomaston		3.5	24.25	0	25.13	108,274	-2.5%	79,481	0.0%	1.11	4.56	1,247
Peoples Community National Bank	Bremen		13.1	24.15	0	24.02	91,650	19.1%	66,342	0.0%	1.15	4.27	995
American Pride Bank	Macon		9.5	23.28	0	22.30	117,645	2.1%	78,066	2.7%	1.06	4.84	1,203
Elberton Federal Savings & Loan Association	Elberton		3.1	23.07	0	23.51	21,105	8.3%	16,089	0.0%	-0.30	4.18	-61
Bank of Hancock County	Sparta		4.2	22.02	0	22.60	83,695	-3.4%	64,484	0.0%	1.17	4.28	995
CharterBank	West Point	CHFN	8.8	17.67	0	17.61	1,009,969	-7.6%	767,942	0.0%	0.70	3.23	7,357
Chattahoochee Bank of Georgia	Gainesville		0.0	17.54	0	16.68	116,129	14.0%	83,883	0.0%	0.40	3.36	426
Bank of Lumber City	Lumber City		10.3	17.04	0	17.03	20,432	2.5%	16,473	0.0%	0.04	6.02	8
Bank of Dawson	Dawson		14.9	16.89	0	16.79	113,833	-3.8%	93,797	0.0%	0.79	4.25	942
First Federal Savings and Loan Association of Valdosta	Valdosta		18.5	16.85	0	17.16	164,231	-2.0%	117,541	0.0%	0.02	4.03	32
F&M Bank	Washington		19.3	16.68	0	17.17	257,554	-0.7%	199,688	0.0%	0.82	4.02	2,119
Touchmark National Bank	Alpharetta	TMAK	15.2	16.68	0	17.60	157,134	27.4%	120,975	5.2%	0.26	3.64	359
First National Bank of Waynesboro	Waynesboro		4.3	16.47	0	16.72	111,128	2.4%	85,758	0.0%	1.28	4.48	1,447
First Peoples Bank	Pine Mountain		19.8	16.23	0	16.13	72,036	3.9%	59,593	0.0%	0.65	5.20	453
Newton Federal Bank	Covington		19.5	16.20	0	16.20	222,832	0.0%	181,203	0.0%	0.92	4.22	2,052
Greenville Banking Company	Greenville		0.0	15.91	0	16.17	25,746	-6.3%	21,400	0.0%	0.37	3.98	103
Bank of Madison	Madison		30.3	15.57	0	15.25	191,486	-5.8%	150,889	0.0%	0.92	4.11	1,867
Wilkinson County Bank	Irwinton		20.1	15.43	0	13.20	46,155	-5.0%	39,538	0.6%	0.89	4.13	421
Rochelle State Bank	Rochelle		12.4	15.36	0	14.76	27,434	3.0%	23,333	0.0%	0.54	3.32	151
Pelham Banking Company	Pelham		9.1	15.33	0	15.42	68,466	4.4%	57,439	0.0%	1.00	3.55	687
First National Bank South	Alma		14.5	14.51	0	14.75	319,370	2.5%	269,334	0.0%	1.13	5.24	3,599
Security State Bank	McRae		7.6	14.48	0	14.66	41,064	4.7%	34,856	0.0%	1.32	4.52	538
First Intercontinental Bank	Doraville	FIEB	12.2	14.46	0	13.27	293,991	3.3%	250,930	0.0%	1.65	3.79	4,513
Bank of Camilla	Camilla		39.9	14.38	0	15.14	94,738	-8.8%	79,887	3.4%	0.36	3.92	358
Hamilton State Bank	Hoschton	HMBH	15.4	14.22	0	13.99	1,612,362	3.8%	1,331,147	0.0%	0.49	5.64	7,865
Merchants & Citizens Bank	McRae		15.5	14.20	0	13.25	101,928	5.6%	84,115	0.0%	1.07	3.63	1,119
State Bank and Trust Company	Macon	STBZ	5.8	14.09	0	13.93	2,647,454	4.6%	2,233,988	2.9%	1.33	7.59	33,987
State Bank of Cochran	Cochran		15.7	13.93	0	14.13	202,874	-2.7%	173,275	0.0%	1.54	4.54	3,194
Wheeler County State Bank	Alamo		4.9	13.88	0	14.30	85,009	-2.5%	72,514	0.0%	1.16	4.47	1,018
Thomas County Federal Savings & Loan Association	Thomasville		53.2	13.72	0	13.96	260,461	-4.8%	212,618	0.0%	-1.77	3.44	-4,717
Farmers State Bank	Lincolnton		13.3	13.62	0	13.84	123,696	1.4%	100,956	0.0%	1.27	3.87	1,581
Farmers State Bank	Dublin		12.8	13.62	0	13.44	115,834	0.4%	99,928	0.0%	1.13	4.18	1,308
State Bank of Georgia	Fayetteville		47.4	13.59	0	11.46	69,520	-3.1%	55,840	0.0%	0.71	4.04	497
Durden Banking Company, Incorporated	Twin City		17.1	13.54	0	13.53	152,591	-4.4%	131,411	0.0%	1.75	4.53	2,738
Farmers and Merchants Bank	Sylvania		21.3	13.50	0	12.99	112,150	0.7%	97,040	0.0%	0.31	4.13	354
United National Bank	Cairo		18.5	13.36	0	13.31	183,239	0.3%	139,533	17.5%	1.47	4.98	2,584
Commercial State Bank	Donalsonville		17.8	13.33	0	13.92	100,113	-4.1%	84,572	0.0%	0.54	3.67	573
Bank of LaFayette, Georgia	Lafayette		20.0	13.18	0	12.60	230,234	1.2%	198,315	0.0%	0.77	3.29	1,801
Community Business Bank	Cumming		2.5	13.06	0	13.09	146,128	10.8%	117,995	0.0%	0.71	3.27	998

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Commercial Banking Company	Valdosta		23.4	12.90	0	12.62	217,833	-1.4%	172,761	1.0%	0.67	3.59	1,441
First National Bank of Coffee County	Douglas		19.4	12.85	0	12.17	129,961	0.0%	111,706	0.0%	1.71	3.96	2,195
Douglas National Bank	Douglas		16.0	12.79	0	11.96	168,793	17.5%	147,906	8.6%	2.39	4.81	3,621
Independence Bank of Georgia	Braselton		3.4	12.79	0	12.89	163,705	3.7%	136,176	0.0%	0.83	3.97	1,355
Resurgens Bank	Atlanta		4.5	12.71	0	12.47	122,192	36.0%	101,588	0.0%	1.26	4.29	1,350
Century Bank of Georgia	Cartersville		21.5	12.64	0	12.68	157,101	-0.2%	135,910	0.6%	1.07	3.99	1,687
Vidalia Federal Savings Bank	Vidalia		7.4	12.47	0	12.47	228,362	1.1%	199,657	0.0%	0.30	2.12	672
NOA Bank	Duluth		6.4	12.47	0	12.64	183,834	25.6%	156,569	9.2%	3.52	4.32	5,907
Peoples State Bank & Trust	Baxley		24.2	12.40	0	12.43	79,104	1.2%	68,254	0.0%	1.21	4.89	938
Embassy National Bank	Lawrenceville		10.1	12.36	0	12.31	68,764	22.5%	59,917	3.7%	0.89	4.52	545
Citizens National Bank of Quitman	Quitman		26.7	12.23	0	12.70	91,869	-4.5%	76,511	1.3%	0.92	3.78	927
Commercial Bank	Crawford		18.4	12.19	0	10.53	112,629	15.5%	89,720	0.0%	1.87	4.67	1,914
Farmers Bank	Greensboro		21.6	12.15	0	13.45	86,196	-14.1%	67,228	0.0%	0.20	3.13	205
First State Bank of Blakely	Blakely		1.8	12.14	0	12.30	404,919	6.8%	334,455	14.0%	1.27	4.23	4,972
Metro City Bank	Doraville		23.4	12.12	0	11.40	569,318	13.5%	479,368	1.4%	2.21	4.68	11,986
Southern Bank & Trust	Clarkeville		19.1	12.11	0	12.06	101,901	3.6%	88,464	0.0%	0.85	4.10	859
First Bank of Georgia	Augusta	GECR	18.4	12.04	0	11.73	525,370	5.1%	426,468	4.2%	0.98	3.67	5,003
Heritage First Bank	Rome		9.0	11.97	0	11.99	94,724	-3.1%	81,248	0.0%	0.69	4.77	656
Bank of Early	Blakely		15.4	11.94	0	11.70	93,457	5.0%	78,425	2.2%	0.92	4.64	844
Columbus Community Bank	Columbus	CCBK	13.0	11.91	0	11.62	123,903	5.4%	104,039	0.0%	1.08	4.15	1,316
Community Bank of Georgia	Baxley		44.0	11.88	0	11.54	71,486	1.8%	62,905	0.0%	0.73	3.85	535
Bank of Dade	Trenton		8.9	11.86	0	11.07	92,799	1.9%	82,316	0.0%	1.21	3.81	1,145
First Port City Bank	Bainbridge		15.2	11.82	0	12.28	140,560	-2.3%	119,674	0.0%	1.16	4.05	1,678
Peoples Bank	Willacoochee		1.8	11.76	0	11.68	69,472	5.0%	61,198	0.0%	1.02	3.76	706
First National Bank of Decatur County	Bainbridge		14.5	11.74	0	12.13	102,262	-7.0%	84,542	3.6%	0.78	3.16	862
Synovus Bank	Columbus	SNV	19.7	11.61	0	12.70	26,213,335	1.3%	21,210,868	7.4%	0.81	3.54	211,519
Four County Bank	Allentown		14.7	11.59	0	11.55	59,413	-4.1%	52,365	0.0%	1.27	4.17	771
First Landmark Bank	Marietta		12.4	11.54	0	12.01	205,510	-1.4%	169,680	0.0%	0.70	3.89	1,489
Metro Bank	Douglasville		16.3	11.51	0	11.24	223,493	22.4%	195,892	2.8%	0.66	4.30	1,339
Citizens State Bank of Taylor County	Reynolds		23.9	11.48	0	12.22	45,556	9.0%	39,712	0.0%	0.03	3.71	13
Bank of Alapaha	Alapaha		4.0	11.44	0	11.13	134,789	5.9%	119,249	0.0%	0.89	3.87	1,155
Vinings Bank	Smyrna		16.4	11.42	0	12.18	253,048	9.7%	210,401	0.0%	1.49	4.06	3,507
Colony Bank	Fitzgerald	CBAN	27.2	11.40	0	11.03	1,110,857	0.1%	942,137	2.7%	0.70	3.68	7,912
PeoplesSouth Bank	Colquitt		23.0	11.37	0	10.72	481,013	2.2%	388,904	0.0%	1.04	4.12	4,937
SunMark Community Bank	Hawkinsville		33.9	11.36	0	11.47	199,427	0.9%	173,563	0.0%	1.26	4.30	2,618
Citizens Bank	Cairo		16.6	11.34	0	11.91	38,361	2.2%	33,725	0.0%	-0.47	3.01	-188
River City Bank	Rome		36.9	11.31	0	9.83	157,269	-2.8%	133,017	0.0%	2.50	3.32	4,076
First Bank of Pike	Molena		42.9	11.25	0	10.72	41,666	4.4%	36,668	0.0%	0.32	5.66	132
Exchange Bank	Milledgeville	EXCH	22.9	11.24	0	11.44	220,696	-0.8%	194,512	0.0%	0.85	3.87	1,906



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Quantum National Bank	Suwanee		19.7	11.22	0	10.83	331,231	-1.3%	288,944	9.4%	1.33	4.93	4,428
Bank of Dudley	Dublin		27.3	11.19	0	11.14	187,737	5.3%	166,561	0.0%	0.90	4.12	1,670
LaGrange Banking Company	LaGrange		10.8	11.18	0	10.98	140,125	12.5%	121,472	0.0%	0.51	3.98	690
Georgia Banking Company	Atlanta		34.4	11.09	0	10.70	245,022	19.0%	192,568	16.7%	0.22	3.03	462
Community Banking Company of Fitzgerald	Fitzgerald	CBHC	2.1	11.05	0	11.25	123,140	0.8%	106,527	0.0%	1.21	3.81	1,519
Citizens Bank	Nashville		40.2	11.00	0	11.30	252,549	-4.4%	222,891	0.0%	0.38	3.80	989
Spivey State Bank	Swainsboro		60.5	10.95	0	10.69	90,875	2.6%	80,971	0.0%	1.27	4.14	1,163
Citizens Bank & Trust, Inc.	Trenton		15.2	10.95	0	10.86	93,023	2.2%	81,695	0.0%	0.83	5.16	763
Highland Commercial Bank	Marietta		21.9	10.94	0	10.79	123,828	-1.7%	104,405	6.0%	0.60	3.87	740
KeyWorth Bank	Johns Creek		1.8	10.91	0	10.44	390,798	16.7%	339,966	0.0%	0.73	3.40	2,672
Bank of Terrell	Dawson		21.2	10.89	0	10.94	140,544	-0.6%	123,929	0.0%	1.54	4.51	2,194
Atlantic National Bank	Brunswick		15.5	10.87	0	11.09	142,445	-0.6%	121,214	0.0%	1.13	3.29	1,626
Guardian Bank	Valdosta		5.6	10.83	0	11.03	239,063	5.4%	211,725	1.4%	1.74	3.94	4,163
First Bank of Coastal Georgia	Pembroke		30.8	10.81	0	11.19	119,770	7.3%	95,230	0.0%	0.22	3.64	276
Liberty First Bank	Monroe		49.1	10.79	0	10.60	114,023	0.5%	97,379	0.0%	1.16	3.58	1,349
Morris Bank	Dublin		19.0	10.76	0	10.34	478,986	10.1%	405,865	17.0%	2.25	4.88	10,099
Atlantic Capital Bank	Atlanta		5.6	10.76	0	10.42	1,298,593	15.8%	1,041,187	15.6%	0.53	2.83	6,249
Community & Southern Bank	Atlanta		6.9	10.73	0	10.60	3,355,680	25.7%	2,813,857	2.5%	0.25	5.18	7,392
North Georgia National Bank	Calhoun		41.5	10.71	0	11.21	114,289	-4.4%	99,310	6.3%	1.02	3.27	1,205
Private Bank of Buckhead	Atlanta		38.6	10.71	0	10.11	231,314	12.4%	191,277	1.5%	0.95	4.76	2,083
Mount Vernon Bank	Vidalia		15.4	10.71	0	10.37	128,434	-2.6%	112,309	0.1%	1.11	3.43	1,440
Georgia Commerce Bank	Atlanta		6.7	10.69	0	10.44	1,004,752	36.8%	828,541	1.1%	0.68	4.76	6,217
United Bank	Zebulon		15.1	10.68	0	10.44	1,084,148	5.6%	963,991	0.0%	1.42	3.70	14,730
Southeast First National Bank	Summerville		14.4	10.67	0	10.81	60,856	-7.8%	54,128	0.0%	0.38	2.81	246
South Georgia Bank	Glennville		32.0	10.63	0	10.74	123,128	-2.2%	106,766	0.0%	1.56	5.56	1,974
Century Bank & Trust	Milledgeville		29.8	10.61	0	10.24	227,347	3.0%	201,328	0.0%	1.18	4.30	2,630
Citizens Trust Bank	Atlanta	CZBS	33.0	10.56	0	11.76	400,759	2.3%	348,102	6.8%	0.48	3.67	1,919
Altamaha Bank and Trust Company	Vidalia		18.5	10.56	0	10.21	146,109	-4.5%	130,783	0.0%	1.14	5.15	1,693
South Georgia Banking Company	Tifton		19.1	10.54	0	10.61	430,630	25.8%	374,345	0.0%	1.28	3.97	5,379
BankSouth	Greensboro		19.5	10.53	0	10.62	375,240	2.1%	304,322	0.0%	1.80	4.86	6,507
Citizens Community Bank	Hahira		10.9	10.52	0	10.41	124,759	1.3%	111,090	0.0%	1.38	4.59	1,781
Northeast Georgia Bank	Lavonia		37.5	10.50	0	9.38	401,617	1.4%	357,206	0.0%	0.84	3.38	3,391
Pinnacle Bank	Elberton		16.6	10.50	0	10.22	595,721	7.3%	515,899	1.2%	1.10	4.55	6,473
Citizens Bank of Washington County	Sandersville		16.0	10.49	0	10.36	215,732	-5.8%	166,177	0.0%	0.50	4.11	1,090
Mountain Valley Community Bank	Cleveland		44.1	10.42	0	9.86	162,706	9.5%	135,010	0.0%	0.52	3.74	804
Wilcox County State Bank	Abbeville		28.2	10.42	0	10.53	76,960	-4.5%	68,083	0.0%	0.77	4.04	618
Citizens Bank of Swainsboro	Swainsboro		30.3	10.37	0	10.31	148,440	0.5%	131,534	0.0%	1.02	4.54	1,525
Carver State Bank	Savannah		68.7	10.36	0	9.94	43,263	6.1%	35,363	13.8%	0.04	5.72	18
First National Community Bank	Chatsworth		43.5	10.36	0	10.23	123,837	-0.1%	110,601	0.0%	0.61	4.05	757

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Southern Bank	Sardis		49.7	10.34	0	10.49	80,051	-1.4%	71,280	0.0%	0.16	5.19	132
Queensborough National Bank & Trust Company	Louisville		36.9	10.33	0	10.36	807,864	-3.0%	705,204	2.5%	0.58	3.88	4,827
Glennville Bank	Glennville		27.4	10.32	0	10.14	209,514	2.3%	186,602	0.0%	1.24	4.48	2,565
First Madison Bank & Trust	Athens		3.3	10.32	0	10.38	166,714	5.4%	143,171	0.0%	1.28	4.64	2,081
Family Bank	Pelham		19.1	10.30	0	10.08	88,844	2.0%	79,017	0.0%	0.54	4.25	491
Bank of Edison	Edison		9.4	10.15	0	9.62	39,302	-5.3%	34,102	0.0%	0.66	3.83	269
Claxton Bank	Claxton		36.3	10.06	0	9.84	105,932	-1.2%	95,129	0.0%	0.62	4.51	677
Fidelity Bank	Norcross	LION	22.3	9.94	0	8.96	2,859,632	11.5%	2,467,729	2.3%	1.01	3.72	26,304
Bank of Hazlehurst	Hazlehurst		46.2	9.91	0	9.80	111,650	2.3%	97,505	0.0%	1.22	3.62	1,340
Trust Bank	Lenox		42.5	9.91	0	9.94	31,869	0.7%	28,137	0.0%	0.60	6.13	190
Citizens Bank of Forsyth County	Cumming		32.2	9.91	0	9.53	235,083	7.2%	203,785	0.0%	0.96	3.84	2,173
Planters and Citizens Bank	Camilla		13.7	9.90	0	10.45	97,700	0.8%	87,062	0.0%	0.30	2.88	314
Rabun County Bank	Clayton		59.3	9.79	0	9.97	154,112	-9.8%	130,140	1.5%	0.64	3.70	1,032
First American Bank and Trust Company	Athens		29.0	9.77	0	9.49	460,886	-11.4%	374,963	0.0%	0.78	3.04	3,801
Citizens Bank of Americus	Americus		6.1	9.76	0	9.97	231,449	-4.8%	207,469	0.0%	-0.41	3.68	-991
National Bank of Georgia	Athens		17.7	9.75	0	9.76	352,677	9.6%	296,749	0.7%	1.04	4.01	3,614
Greater Community Bank	Rome		39.4	9.73	0	9.95	123,810	2.0%	101,746	0.5%	0.29	4.78	353
S Bank	Glennville		29.3	9.72	0	10.71	94,473	-2.0%	83,716	0.0%	-0.53	3.88	-516
HeritageBank of the South	Albany	HBOS	16.2	9.70	0	7.93	1,749,999	32.8%	1,349,726	7.8%	0.64	5.28	9,133
SunTrust Bank	Atlanta	STI	19.3	9.69	0	9.32	182,555,481	9.0%	139,608,376	5.1%	0.98	3.16	1,705,377
Ameris Bank	Moultrie	ABCB	35.3	9.67	0	9.67	3,995,254	41.7%	3,374,809	0.3%	0.96	4.86	33,255
Southeastern Bank	Darien	SEBC	65.3	9.64	0	9.57	382,614	8.7%	344,817	0.0%	0.52	3.43	1,977
AB&T National Bank	Albany	ALBY	12.7	9.64	0	9.17	132,160	0.9%	106,013	0.0%	0.89	3.87	1,123
Citizens Bank of Cochran	Cochran		66.0	9.63	0	10.57	74,237	10.4%	66,112	0.0%	-1.13	3.43	-838
First State Bank of Randolph County	Cuthbert		6.1	9.63	0	8.84	70,785	4.8%	64,108	0.0%	0.43	3.33	312
Peoples Bank of Talbotton	Talbotton		29.4	9.60	0	7.47	47,615	17.6%	43,106	8.1%	0.39	4.91	169
Georgia Bank & Trust Company of Augusta	Augusta	SBFC	10.0	9.48	0	9.39	1,749,867	3.6%	1,503,509	12.6%	1.00	3.29	17,312
Piedmont Bank	Norcross		23.1	9.38	0	12.20	396,115	15.5%	342,107	0.0%	0.75	4.18	2,773
Oconee State Bank	Watkinsville		19.7	9.36	0	9.45	270,424	1.9%	244,404	0.0%	0.55	3.31	1,497
Brand Banking Company	Lawrenceville		41.1	9.34	0	11.01	1,829,053	7.4%	1,515,582	6.6%	0.43	3.88	7,583
Bank of Soperton	Soperton		22.8	9.26	0	8.66	37,625	10.3%	34,113	0.0%	1.12	5.05	405
Capital Bank	Fort Oglethorpe		16.0	9.15	0	9.39	113,828	-1.0%	96,939	0.0%	0.36	4.28	417
Waycross Bank & Trust	Waycross		11.8	9.10	0	9.04	202,785	3.5%	183,470	0.0%	0.56	3.53	1,129
Geo. D. Warthen Bank	Sandersville		43.8	9.09	0	8.82	159,348	1.5%	135,916	0.0%	0.11	4.31	170
Pineland State Bank	Metter		54.6	9.08	0	9.71	54,474	-1.7%	48,858	0.0%	-0.38	3.78	-214
United Community Bank	Blairsville	UCBI	11.5	9.08	0	10.51	7,491,655	3.9%	6,289,853	7.0%	1.01	3.45	74,024
Peach State Bank & Trust	Gainesville		59.4	9.03	0	9.42	142,126	3.1%	122,614	0.0%	1.44	3.75	1,998
Peoples Bank	Lyons		12.7	8.86	0	9.41	57,152	14.6%	51,463	0.0%	0.40	4.41	211
Southwest Georgia Bank	Moultrie	SGB	4.3	8.79	0	8.41	379,880	2.3%	311,940	0.0%	0.87	3.97	3,294



<b>Georgia Companies, Texas Ratios &lt; 75%</b>		City	Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Thomasville National Bank		Thomasville	THVB	9.2	8.68	0	8.61	602,436	7.9%	534,021	7.3%	1.36	3.51	7,914
Flint Community Bank		Albany		21.4	8.63	0	8.42	163,193	4.4%	146,536	11.4%	0.68	4.01	1,058
First Bank of Dalton		Dalton		24.9	8.37	0	7.95	194,790	6.6%	172,366	0.0%	1.07	4.14	2,027
Community Bank of the South		Smyrna		60.1	8.29	0	8.42	345,747	-1.5%	312,096	0.0%	1.32	4.11	4,602
Bank of Wrightsville		Wrightsville		48.6	8.27	0	7.04	52,475	1.9%	48,016	0.0%	0.01	3.37	6
SouthCrest Bank, N.A.		Tyrone	SCSG	27.0	8.19	0	8.67	551,681	265.7%	496,191	0.0%	-0.40	4.83	-1,805
Talbot State Bank		Fayetteville		62.4	8.14	0	7.60	70,570	1.9%	65,067	52.7%	0.40	3.85	275
PlantersFirst		Cordele		67.0	8.09	0	8.21	266,798	0.1%	243,167	0.0%	1.51	4.20	4,130
PrimeSouth Bank		Blackshear		62.6	7.78	737	8.03	331,359	1.8%	301,492	0.3%	1.41	4.89	4,720
First State Bank		Wrens		39.5	7.57	389	7.91	90,219	3.6%	82,581	0.0%	2.39	5.08	2,156
Barwick Banking Company		Barwick		0.1	7.35	77	7.59	11,474	3.2%	10,598	0.0%	-0.29	1.61	-35
First Century Bank, National Association		Gainesville		20.2	7.18	735	6.66	97,136	18.1%	79,291	0.0%	-0.84	3.34	-738
Bank of Monticello		Monticello		51.6	6.19	1,745	6.01	97,768	6.1%	91,386	0.0%	0.84	4.02	792
First National Bank of Griffin		Griffin		39.1	4.80	7,525	4.44	236,563	0.9%	215,618	0.0%	0.46	3.19	1,081
Farmers State Bank		Lumpkin		53.1	3.78	1,834	4.20	43,405	2.5%	41,461	0.0%	-0.62	3.67	-278

Georgia Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Capitol City Bank & Trust Company	Atlanta	CPTY	736.6	2.25	16,018	1.82	275,915	-5.3%	264,410	0.1%	-1.01	3.23	-2,863
Foothills Community Bank	Dawsonville		329.1	2.74	4,355	2.01	81,783	-14.9%	79,926	0.0%	-0.08	4.49	-68
CornerstoneBank	Atlanta		256.7	3.03	12,778	2.87	256,590	-18.8%	221,281	0.0%	-1.08	2.98	-3,103
Northwest Georgia Bank	Ringgold		192.9	3.23	15,300	2.09	294,698	-20.3%	265,919	0.0%	-1.22	2.91	-4,320
Farmers & Merchants Bank	Lakeland		338.7	3.25	26,088	3.05	549,849	-3.7%	524,998	0.0%	0.19	3.90	1,077
Bank of Georgia	Peachtree City	GABA	416.5	3.39	14,594	4.35	319,178	-3.2%	294,982	0.0%	-1.17	3.37	-3,671
Gwinnett Community Bank	Duluth		440.2	3.73	16,611	3.37	384,287	-10.5%	350,417	0.0%	0.61	2.30	2,504
Peoples Bank	Covington		472.0	3.81	4,032	3.52	96,215	-7.6%	92,519	0.0%	-0.83	3.63	-826
Stephens Federal Bank	Toccoa		180.3	4.27	5,487	4.27	147,167	-8.3%	140,522	0.0%	-0.35	3.57	-539
Community Bank & Trust - West Georgia	LaGrange		258.0	4.59	3,092	4.38	88,674	-1.2%	84,478	0.0%	-1.18	3.89	-1,056
Affinity Bank	Atlanta		135.8	4.62	8,938	4.51	261,215	-5.0%	219,985	1.6%	0.28	2.67	758
WestSide Bank	Hiram		449.8	4.78	3,750	5.10	115,801	-4.4%	109,354	0.0%	0.00	3.90	-2
Citizens State Bank	Kingsland		222.9	5.14	1,755	6.48	61,524	-5.8%	57,301	0.0%	-1.89	3.89	-1,159
Heritage Bank	Hinesville		202.9	5.18	15,152	4.51	526,723	-11.4%	499,408	4.2%	0.68	3.28	3,936
F & M Bank and Trust Company	Manchester		185.4	5.26	2,149	5.14	79,048	1.1%	69,311	17.1%	-0.50	3.79	-380
Northside Bank	Adairsville		278.0	5.34	3,616	4.67	137,475	1.5%	123,533	0.0%	-0.59	3.94	-796
Georgia Heritage Bank	Dallas		181.9	5.34	1,852	4.19	68,967	8.8%	62,175	0.0%	1.74	4.44	1,160
First Chatham Bank	Savannah		196.5	5.48	9,510	5.27	377,451	-2.8%	342,061	0.0%	0.40	3.11	1,527
Farmers & Merchants Bank	Statesboro		117.7	5.56	3,840	5.58	156,892	-3.1%	146,406	0.0%	0.35	3.86	558
First Southern Bank	Patterson		206.6	5.79	1,963	5.80	86,417	-8.6%	80,650	0.0%	-1.12	4.19	-1,035
Legacy State Bank	Loganville		252.3	6.06	1,352	4.71	70,429	0.8%	61,363	0.0%	0.88	3.13	614
Bank of Eastman	Eastman		220.1	6.30	3,220	6.28	190,116	-2.8%	164,602	0.0%	0.90	3.66	1,726
Providence Bank	Alpharetta		324.8	6.37	1,878	9.17	117,156	2.1%	98,926	0.0%	0.32	3.21	383
Peoples Bank & Trust	Buford		220.7	6.43	4,311	6.23	275,049	-2.7%	257,277	0.0%	1.38	3.45	3,807
Citizens Bank & Trust Company	Eastman		83.6	6.59	1,787	6.48	125,420	-2.8%	113,792	0.0%	-0.07	3.70	-91
Woodbury Banking Company	Woodbury		162.9	6.66	315	6.31	23,277	-1.4%	21,735	0.0%	-0.03	4.91	-8
Heritage Bank	Jonesboro	CCFH	173.7	6.96	3,896	6.94	367,896	-2.4%	330,853	0.0%	0.01	3.93	30
Bank of Perry	Perry		213.2	6.98	1,202	6.60	116,401	6.5%	98,918	0.0%	-0.06	4.12	-72
Bank of Newington	Newington		107.9	7.40	490	5.45	82,984	5.6%	75,763	2.7%	1.38	4.48	1,079
Signature Bank of Georgia	Sandy Springs		208.2	7.53	458	6.94	98,741	-23.3%	84,981	0.0%	-0.61	3.81	-619
Farmers Bank	Forsyth		139.3	7.72	179	7.47	63,639	1.1%	58,701	0.0%	-0.12	3.89	-75
First Covenant Bank	Commerce		127.7	7.72	466	7.97	160,145	-0.5%	146,834	0.0%	0.65	4.40	1,057
Peoples Bank	Eatonton		126.6	7.90	140	7.79	132,966	2.2%	111,534	0.0%	-0.50	3.19	-652
Community Bank of Pickens County	Jasper		138.0	8.17	0	8.25	336,353	1.1%	303,624	0.0%	1.12	4.08	3,845
Alma Exchange Bank & Trust	Alma		79.9	9.01	0	9.19	84,938	0.8%	76,855	0.0%	-0.58	3.62	-496
Georgia Primary Bank	Atlanta		119.3	10.32	0	6.80	157,454	-19.8%	140,127	0.0%	0.14	3.85	249
Farmers & Merchants Bank	Eatonton		94.3	10.94	0	11.78	187,583	-5.7%	146,483	0.0%	-0.36	3.53	-724

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
First Federal Savings and Loan Association	Morehead		19.4	27.09	0	27.17	34,282	-2.9%	24,682	0.0%	0.21	3.62	72
Blue Grass Federal Savings and Loan Association	Paris		17.0	27.00	0	27.00	40,398	-1.4%	29,390	0.0%	0.02	3.94	10
Citizens Federal Savings and Loan Association	Covington		0.2	26.89	0	26.89	35,518	-0.6%	23,814	0.0%	0.56	3.11	200
Jackson County Bank	McKee		3.8	24.69	0	25.00	129,952	-0.3%	92,256	0.0%	1.09	3.90	1,454
Kentucky Farmers Bank Corporation	Ashland		9.9	21.72	0	24.68	168,337	1.4%	126,279	0.0%	2.66	5.75	4,488
Bank of Ohio County, Inc.	Beaver Dam		4.0	21.55	0	21.80	90,872	1.9%	70,419	0.0%	1.86	4.36	1,675
Security Bank and Trust Company	Maysville		5.4	20.66	0	20.80	50,767	-2.6%	39,637	0.0%	1.05	3.46	540
First Federal Savings and Loan Association (MHC)	Hazard	KFFB	19.4	20.12	0	20.12	79,002	-7.6%	58,583	0.0%	0.40	3.55	328
Peoples Bank & Trust Company	Owenton		15.4	20.00	0	21.25	54,962	-8.6%	41,207	0.0%	1.04	4.74	608
Farmers Bank	Hardinsburg		3.1	19.81	0	20.30	103,424	4.0%	81,494	0.0%	1.78	4.47	1,875
Hart County Bank and Trust Company	Munfordville		0.0	19.70	0	19.57	27,205	-0.3%	21,775	0.0%	1.01	4.61	272
Dixon Bank	Dixon		4.2	19.20	0	17.70	89,491	2.1%	73,347	3.0%	0.81	2.84	711
First & Peoples Bank and Trust Company	Russell		6.5	18.64	0	17.39	197,147	-0.2%	158,275	0.0%	0.23	3.48	458
River City Bank, Inc.	Louisville		5.7	18.39	0	18.52	273,416	-4.8%	206,488	0.0%	1.50	3.77	4,419
First Guaranty Bank	Martin		7.0	17.95	0	18.22	56,150	-3.8%	43,921	0.0%	0.96	3.07	565
Bankers' Bank of Kentucky, Inc.	Frankfort		0.0	17.72	0	17.37	71,128	-1.4%	58,054	0.0%	0.54	3.44	346
Citizens Bank & Trust Company	Campbellsville		3.0	17.54	0	17.50	176,193	-2.3%	138,869	0.0%	1.26	4.19	2,264
Farmers Bank and Trust Company Princeton, Kentucky	Princeton		6.2	17.52	0	17.46	114,098	-1.3%	92,252	0.0%	1.52	4.04	1,746
Citizens Bank	Hartford		11.4	17.32	0	17.82	26,321	-0.8%	21,415	0.0%	-0.35	3.94	-95
Clinton Bank	Clinton		3.1	17.25	0	17.55	60,788	4.7%	40,711	1.8%	0.95	3.69	578
Bank of Maysville	Maysville		4.8	17.10	0	17.31	113,875	-2.0%	90,709	0.0%	0.83	3.62	976
Metro Bank	Louisville		3.1	16.77	0	16.94	32,096	-5.9%	26,398	8.8%	0.94	2.51	311
Lincoln National Bank of Hodgenville	Hodgenville		2.1	16.03	0	15.98	179,435	3.0%	140,792	0.0%	1.01	4.11	1,771
Farmers Deposit Bank	Cynthiana		14.7	15.92	0	15.92	134,529	0.5%	111,616	0.0%	0.06	3.29	86
Commercial Bank of Grayson	Grayson		1.8	15.91	0	15.84	163,882	-0.5%	136,968	0.0%	0.46	3.89	756
First National Bank of Manchester	Manchester		9.9	15.82	0	16.28	141,708	-1.2%	117,647	0.0%	0.55	3.38	802
Louisa Community Bank	Louisa		13.5	15.39	0	14.96	31,172	8.3%	23,670	16.1%	1.29	4.60	380
Farmers National Bank of Scottsville	Scottsville		5.1	15.36	0	15.61	243,239	1.6%	195,448	0.0%	0.84	3.80	2,056
First Federal Savings Bank of Frankfort (MHC)	Frankfort	KFFB	22.0	15.24	0	15.26	225,685	-6.0%	165,396	0.0%	0.77	4.24	1,804
Town Square Bank	Ashland	PBSK	11.4	14.98	0	15.00	411,693	41.6%	321,318	0.0%	0.62	3.97	2,258
Home Savings Bank, FSB	Ludlow		5.5	14.88	0	14.88	27,863	-3.6%	21,235	0.0%	-0.16	3.38	-44
Leitchfield Deposit Bank & Trust Company	Leitchfield		9.6	14.87	0	14.96	117,170	3.6%	87,982	0.0%	1.36	4.33	1,575
Kentucky Home Bank, Inc.	Bardstown		13.8	14.66	0	14.75	108,446	-1.5%	83,049	0.0%	0.87	3.92	955
Peoples Security Bank	Louisa		11.2	14.42	0	14.75	47,327	-0.3%	39,944	0.0%	0.23	4.26	111
Farmers Bank and Trust Company	Marion		5.0	14.11	0	13.74	137,645	0.0%	102,357	0.0%	2.28	5.22	3,121
First National Bank of Jackson	Jackson		2.7	13.90	0	13.45	109,085	5.4%	93,603	0.0%	0.17	2.98	176
Elkton Bank & Trust Company	Elkton		1.3	13.84	0	13.78	130,977	3.0%	104,940	0.0%	1.11	4.14	1,449
Citizens Deposit Bank of Arlington, Inc.	Arlington		2.1	13.83	0	14.23	175,431	4.2%	127,080	23.0%	1.86	3.92	3,216
Cumberland Security Bank, Inc.	Somerset		7.8	13.74	0	13.99	160,074	-0.5%	133,354	0.0%	1.98	4.56	3,207

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Bank of the Bluegrass & Trust Co.	Lexington		15.0	13.73	0	13.83	212,607	-3.3%	172,404	0.0%	1.22	4.14	2,659
South Central Bank of Bowling Green, Inc.	Bowling Green		13.3	13.62	0	13.60	216,668	-0.8%	175,851	0.0%	0.73	3.27	1,617
Edmonton State Bank	Edmonton		6.7	13.53	0	13.55	453,296	1.6%	371,090	0.0%	1.48	3.67	6,696
Springfield State Bank	Springfield		2.4	13.50	0	12.73	283,810	4.5%	209,223	0.0%	1.11	3.56	3,076
Farmers Bank of Milton	Milton		18.7	13.48	0	13.96	219,982	1.1%	184,825	0.0%	0.87	3.43	1,959
Fredonia Valley Bank	Fredonia		14.4	13.46	0	13.30	75,038	3.0%	57,604	0.0%	1.02	4.58	763
Commonwealth Community Bank, Inc.	Hartford		2.9	13.45	0	13.99	150,823	-1.0%	120,189	0.0%	1.33	4.07	2,013
Carrollton Federal Bank	Carrollton		11.9	13.18	0	13.26	34,428	-6.0%	28,324	0.0%	0.26	3.76	94
Casey County Bank	Liberty		36.1	13.15	0	13.48	161,891	-1.3%	135,133	0.0%	0.86	4.43	1,386
Bedford Loan & Deposit Bank	Bedford		21.3	13.13	0	13.45	86,544	0.5%	72,468	0.0%	0.51	3.95	459
Peoples Bank of Bullitt County	Shepherdsville		31.8	13.00	0	12.17	228,710	1.9%	199,136	0.0%	0.86	3.34	1,968
First Farmers Bank and Trust Company	Owenton		19.2	12.79	0	12.97	108,109	-3.3%	87,955	1.1%	1.23	4.48	1,389
Republic Bank & Trust Company	Louisville	RBCAA	18.3	12.70	0	12.51	3,620,710	12.8%	2,192,334	4.6%	0.77	3.44	26,457
Sacramento Deposit Bank	Sacramento		2.8	12.69	0	12.75	69,368	-2.5%	57,187	0.0%	1.94	4.96	1,373
Citizens Bank	Hickman		9.7	12.61	0	12.29	113,976	-0.1%	84,594	6.6%	1.34	4.33	1,480
First United Bank and Trust Company	Madisonville		3.2	12.51	0	13.54	202,651	-1.2%	149,061	0.0%	1.68	4.46	3,400
First National Bank of Russell Springs	Russell Springs		33.8	12.44	0	12.75	201,997	6.9%	175,162	0.0%	0.81	4.07	1,600
Citizens Bank of Cumberland County	Burkesville		12.3	12.28	0	12.29	69,444	-0.1%	57,269	0.0%	1.77	4.78	1,247
Victory Community Bank	Fort Mitchell		14.2	12.22	0	12.35	164,444	0.8%	124,056	0.0%	2.01	2.92	3,164
South Central Bank, Inc.	Glasgow		15.4	12.16	0	12.06	274,625	2.6%	235,453	0.0%	0.60	3.83	1,672
Pinnacle Bank, Inc.	Vanceburg		8.6	12.16	0	12.06	45,590	14.3%	34,125	2.9%	0.56	5.20	242
Salyersville National Bank	Salyersville		5.0	12.06	0	10.16	145,485	29.6%	106,380	0.0%	0.91	3.59	1,106
Bank of Edmonson County	Brownsville		10.5	12.02	0	12.06	199,445	0.7%	171,773	0.0%	1.53	4.01	3,035
Paducah Bank and Trust Company	Paducah		11.0	12.00	0	12.84	532,988	0.5%	386,722	6.3%	1.90	4.47	10,184
Taylor County Bank	Campbellsville		13.9	11.97	0	11.88	169,424	1.0%	141,681	0.0%	2.12	4.64	3,592
Commercial Bank	West Liberty		5.0	11.96	0	11.88	140,259	-0.8%	102,904	0.0%	2.99	3.60	4,156
United Citizens Bank & Trust Company	Campbellsburg		6.5	11.94	0	11.73	101,414	5.1%	75,834	0.0%	0.76	3.66	770
Peoples Bank	Taylorsville		36.4	11.93	0	12.59	104,679	-2.9%	87,301	0.0%	1.38	3.70	1,500
United Cumberland Bank	Whitley City		35.4	11.88	0	11.89	277,733	99.2%	225,759	0.3%	1.43	4.93	3,017
Citizens National Bank of Somerset	Somerset		32.1	11.85	0	10.78	341,847	4.4%	282,631	0.0%	1.43	3.80	4,846
South Central Bank of Monroe County	Tompkinsville		6.9	11.85	0	11.52	119,290	1.3%	97,303	0.0%	0.73	3.66	861
Inez Deposit Bank	Inez		11.6	11.82	0	11.46	154,687	-6.7%	136,480	0.0%	0.35	3.12	546
United Citizens Bank of Southern Kentucky, Inc.	Columbia		32.3	11.79	0	11.79	131,311	-3.4%	115,004	0.0%	0.83	4.39	1,111
Franklin Bank & Trust Company	Franklin		9.5	11.75	0	11.54	369,711	1.8%	303,854	0.3%	0.96	4.14	3,451
Farmers National Bank of Danville	Danville	BYLB	17.0	11.74	0	12.32	435,484	-1.5%	357,904	0.1%	0.85	3.54	3,776
Farmers Bank	Nicholasville		16.2	11.61	0	11.63	106,008	3.0%	92,836	0.0%	0.63	4.26	679
Bank of Harlan	Harlan		15.1	11.52	0	11.97	123,820	2.1%	105,635	0.0%	0.37	3.79	457
Forcht Bank, National Association	Lexington		27.1	11.51	0	11.34	902,267	-4.9%	704,653	0.0%	0.76	3.98	7,243
Community Trust Bank, Inc.	Pikeville	CTBI	27.2	11.44	0	11.45	3,646,328	0.7%	2,909,502	0.0%	1.12	4.03	40,607

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Owingsville Banking Company	Owingsville		31.5	11.32	0	10.01	59,574	-4.7%	50,529	0.0%	0.28	4.88	174
Kentucky Neighborhood Bank	Elizabethtown		29.6	11.28	0	11.41	130,877	1.9%	105,598	4.8%	0.89	4.42	1,150
United Community Bank of West Kentucky, Inc.	Morganfield		0.9	11.28	0	11.22	220,635	4.7%	171,569	0.0%	1.56	4.30	3,385
Peoples Bank MT. Washington	Mount Washington		69.4	11.25	0	11.35	77,920	-0.1%	68,548	0.0%	0.69	4.43	534
Heritage Bank USA, Inc.	Hopkinsville	HFBC	11.4	11.25	0	11.69	927,940	0.0%	729,065	5.4%	0.55	3.20	5,175
First National Bank of Carrollton	Carrollton		17.6	11.24	0	10.96	103,576	3.3%	89,723	0.0%	0.83	3.84	830
Bluegrass Community Bank	Danville		6.5	11.17	0	11.18	63,885	8.5%	53,013	0.0%	0.79	3.61	483
Sebree Deposit Bank	Sebree		2.7	11.13	0	11.18	23,312	3.5%	20,124	0.0%	0.13	3.08	31
Farmers National Bank of Lebanon	Lebanon		5.2	11.12	0	10.88	102,097	4.1%	89,935	0.0%	0.56	3.67	558
Bank of Hindman	Hindman		11.0	11.10	0	10.65	169,531	2.7%	140,145	0.0%	0.74	3.13	1,262
Bank of Buffalo	Buffalo		10.4	11.10	0	11.34	73,129	1.5%	59,882	17.8%	2.64	4.39	1,889
Peoples Bank of Kentucky, Inc.	Flemingsburg		13.8	10.99	0	11.12	256,550	1.1%	218,748	0.0%	0.88	4.05	2,285
South Central Bank of Hardin County, Inc.	Elizabethtown		13.1	10.98	0	10.48	84,651	6.4%	69,144	0.0%	0.31	3.41	256
Heritage Bank, Inc.	Erlanger		33.5	10.88	0	10.88	510,310	7.8%	428,204	3.9%	1.09	4.33	5,464
Bank of Jamestown	Jamestown		26.0	10.88	0	10.71	167,492	-0.5%	129,827	0.0%	0.67	3.91	1,134
Bank of Clarkson	Clarkson		6.3	10.85	0	10.36	117,753	-1.6%	102,028	0.0%	1.09	3.57	1,277
PBK Bank, Inc.	Stanford		35.9	10.82	0	10.81	104,762	-1.6%	90,539	0.0%	0.49	3.86	516
First National Bank of Brooksville	Brooksville		10.4	10.81	0	10.82	62,531	-1.2%	51,567	0.0%	0.49	3.43	313
Century Bank of Kentucky, Inc.	Lawrenceburg		54.1	10.74	0	10.64	105,913	4.2%	89,213	0.0%	1.35	4.09	1,445
United Bank & Trust Company	Versailles	FFKT	51.0	10.74	0	11.97	516,625	-3.8%	382,329	0.0%	0.50	3.37	2,644
Eclipse Bank, Inc.	Louisville		6.5	10.74	0	11.39	142,338	4.8%	117,874	14.8%	0.48	3.79	672
Winchester Federal Bank	Winchester		8.2	10.72	0	11.02	153,299	0.1%	95,516	0.0%	1.39	3.14	2,192
Citizens National Bank of Lebanon	Lebanon		0.3	10.70	0	10.18	117,181	4.3%	99,724	0.0%	1.06	3.04	1,209
First National Bank of Muhlenberg County, Kentucky	Central City		7.6	10.64	0	11.19	144,118	-0.5%	111,469	2.4%	1.01	3.67	1,510
First National Bank of Grayson	Grayson		12.4	10.63	0	10.53	211,292	0.9%	185,871	0.0%	1.09	3.95	2,298
Citizens National Bank of Paintsville	Paintsville	CZNL	17.6	10.60	0	11.10	513,291	-5.2%	412,166	0.0%	0.73	3.66	3,888
Citizens Union Bank of Shelbyville	Shelbyville		35.1	10.58	0	11.77	530,666	-1.3%	425,010	5.1%	0.55	4.12	2,872
Bank of the Mountains, Inc.	West Liberty		17.9	10.58	0	10.70	65,304	2.0%	56,301	0.0%	0.76	5.66	500
Home Federal Bank Corporation	Middlesboro	HFBA	20.2	10.55	0	10.42	337,411	1.7%	260,395	0.0%	0.64	4.04	2,149
First National Bank and Trust	London		11.8	10.54	0	11.48	205,682	6.7%	167,013	0.0%	0.58	3.85	1,194
Bank of Columbia	Columbia		35.8	10.50	0	10.09	125,575	-0.7%	109,033	0.0%	0.92	4.11	1,170
First State Bank	Irvington		1.5	10.50	0	10.25	162,975	1.2%	142,973	0.0%	1.07	3.62	1,752
Citizens Bank	Mount Vernon		13.7	10.44	0	10.63	139,364	-2.0%	112,225	0.0%	0.82	4.37	1,158
Town & Country Bank and Trust Company	Bardstown		27.5	10.42	0	10.42	254,418	1.7%	226,086	0.0%	0.72	3.57	1,829
Bank of Kentucky, Inc.	Crestview Hills	BKYF	11.9	10.38	0	10.57	1,825,493	1.3%	1,509,898	0.0%	1.16	3.41	21,229
King Southern Bank	Chaplin		20.5	10.34	0	10.26	183,772	4.7%	133,473	0.0%	1.44	4.81	2,578
Cumberland Valley National Bank & Trust Company	London		19.9	10.34	0	10.47	422,704	4.5%	362,685	0.0%	0.35	3.43	1,440
Whitaker Bank, Inc.	Lexington		52.7	10.32	0	10.69	1,342,919	-3.9%	1,098,117	0.1%	0.28	3.71	3,860
First State Financial, Inc.	Middlesboro		71.7	10.31	0	10.39	361,621	-0.4%	310,297	0.4%	0.71	4.28	2,581



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First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg		4.2	10.25	0	10.28	305,907	0.6%	227,350	0.0%	1.39	3.65	4,139
West Point Bank	Radcliff		8.0	10.22	0	10.07	156,452	-3.9%	81,689	0.0%	0.78	3.19	1,239
Peoples Bank	Marion		22.9	10.13	0	9.78	35,484	-0.4%	30,145	0.0%	0.12	4.61	43
Magnolia Bank	Hodgenville		7.2	10.08	0	10.10	154,846	7.4%	121,247	1.6%	0.70	3.86	1,022
Stock Yards Bank & Trust Company	Louisville	SYBT	8.6	10.07	0	10.03	2,405,161	5.4%	2,013,321	0.1%	1.48	3.76	34,949
Peoples Bank	Lebanon		3.0	10.05	0	9.91	52,820	2.1%	45,098	0.0%	0.58	3.73	301
Farmers Bank & Capital Trust Company	Frankfort	FFKT	26.7	10.01	0	10.46	692,412	-0.6%	554,690	0.0%	0.91	3.28	6,372
Traditional Bank, Inc.	Mount Sterling		19.5	9.98	0	10.33	1,151,779	6.1%	939,375	20.7%	1.57	3.77	17,715
Citizens First Bank, Inc.	Bowling Green	CZFC	13.1	9.95	0	10.06	410,852	0.1%	337,663	0.0%	0.81	3.96	3,369
Monticello Banking Company	Monticello		14.6	9.92	0	10.13	540,362	-2.0%	474,054	0.6%	1.00	4.16	5,549
Peoples Bank & Trust Company of Madison County	Berea		55.7	9.90	0	10.80	380,782	-1.4%	293,528	1.8%	0.26	3.98	978
Farmers State Bank	Booneville		20.0	9.85	0	10.29	51,808	-3.3%	43,218	0.0%	0.30	4.36	158
First Kentucky Bank, Inc.	Mayfield		9.2	9.84	0	9.78	371,107	-2.3%	304,129	4.1%	1.31	3.96	4,888
Farmers Deposit Bank	Middleburg		17.1	9.81	0	10.01	47,017	0.2%	37,525	0.0%	0.58	4.30	273
First Citizens Bank	Elizabethtown	FFKT	28.9	9.80	0	9.87	316,388	-0.6%	273,023	0.0%	2.13	3.69	6,786
Central Bank & Trust Company	Lexington		25.7	9.80	0	10.01	1,923,958	-2.1%	1,594,023	0.6%	0.80	4.01	15,290
United Southern Bank	Hopkinsville		23.4	9.78	0	9.75	256,988	2.2%	214,096	0.0%	0.74	4.02	1,880
Ohio Valley Financial Group	Henderson		1.9	9.72	0	9.73	259,810	4.9%	203,391	0.0%	1.42	4.33	3,650
First & Farmers National Bank, Inc.	Somerset		21.0	9.71	0	10.06	489,510	1.1%	408,775	0.0%	0.76	3.90	3,625
Citizens Bank of Northern Kentucky, Inc.	Newport	FFKT	34.1	9.70	0	10.39	238,806	-4.5%	191,082	0.0%	0.00	3.77	-3
Bank of Lexington, Inc.	Lexington		2.9	9.69	0	9.39	237,327	13.0%	194,682	2.0%	0.81	3.88	1,782
Alliance Banking Company	Winchester		28.8	9.68	0	9.83	61,504	2.4%	51,687	0.0%	0.04	3.77	22
Citizens Deposit Bank & Trust	Vanceburg	PFBI	8.0	9.65	0	9.68	372,910	1.9%	320,240	0.0%	1.29	3.79	4,811
Hancock Bank and Trust Company	Hawesville		32.3	9.64	0	9.59	283,373	-8.1%	250,949	0.0%	-0.12	3.56	-362
BankTrust Financial Corp	Henderson		26.7	9.64	0	9.42	136,254	1.7%	103,191	0.0%	1.08	4.61	1,415
Lewisburg Banking Company	Lewisburg		6.7	9.63	0	9.65	110,986	8.0%	89,485	0.0%	1.52	3.87	1,649
Madison Bank	Richmond		35.5	9.52	0	9.97	120,612	-2.4%	102,970	0.0%	0.10	3.91	127
Peoples Exchange Bank	Stanton		21.4	9.52	0	9.36	325,064	0.1%	262,628	0.0%	0.80	4.19	2,594
Commonwealth Bank and Trust Company	Louisville		17.8	9.43	0	9.41	801,690	8.3%	658,467	6.6%	0.67	3.50	5,177
First Southern National Bank	Lancaster		13.8	9.41	0	9.58	663,869	-6.8%	578,301	0.0%	0.97	3.97	6,695
Farmers & Traders Bank of Campton	Campton		17.2	9.37	0	9.82	46,759	-0.8%	40,475	0.0%	0.56	4.24	263
American Bank & Trust Company, Inc.	Bowling Green		11.0	9.35	0	9.45	255,454	-1.3%	230,354	0.0%	1.71	4.22	4,415
Hometown Bank of Corbin, Inc.	Corbin		22.1	9.27	0	9.30	138,367	3.6%	115,359	0.0%	0.32	4.22	434
South Central Bank of Daviess County, Inc.	Owensboro		9.4	9.24	0	9.27	174,418	-1.5%	151,992	0.0%	0.42	3.24	757
Central Bank of Jefferson County	Louisville		24.9	9.20	0	10.02	189,859	-7.5%	160,560	0.0%	0.29	3.18	579
Community Financial Services Bank	Benton		11.5	9.20	0	9.10	707,923	15.5%	603,815	7.3%	0.96	4.26	6,280
First Community Bank of the Heartland, Inc.	Clinton		2.5	9.20	0	9.56	167,930	39.5%	140,030	4.3%	1.14	4.31	1,646
Planters Bank, Inc.	Hopkinsville		2.0	9.17	0	9.38	835,637	7.7%	644,347	14.9%	1.51	3.84	12,006
Citizens Bank & Trust Co. of Jackson	Jackson		24.4	9.11	0	8.99	139,890	9.8%	122,946	13.7%	0.77	4.54	1,038

Kentucky Companies, Texas Ratios < 75%													
	City	Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Morgantown Bank & Trust Company, Incorporated	Morgantown		9.1	9.07	0	9.00	157,293	3.5%	130,716	0.0%	0.64	3.97	991
First Federal Savings Bank of Elizabethtown	Elizabethtown	FFKY	53.3	9.03	0	8.44	753,722	-11.3%	673,797	2.4%	0.22	2.98	1,857
Meade County Bank	Brandenburg		1.6	8.98	0	8.54	179,451	7.3%	153,412	0.0%	1.11	3.40	1,894
Murray Bank	Murray		5.8	8.94	0	8.99	256,978	3.2%	230,064	0.0%	0.87	3.21	2,220
Commonwealth Bank, FSB	Mount Sterling		15.9	8.93	0	8.93	19,272	0.1%	15,249	0.0%	-0.96	4.41	-183
Peoples Bank & Trust Company of Hazard	Hazard		35.9	8.91	0	8.81	282,394	2.3%	250,482	0.0%	0.84	4.15	2,357
Cecilian Bank	Cecilia		15.0	8.90	0	9.12	584,236	4.4%	477,472	0.0%	0.93	3.58	5,356
First Capital Bank of Kentucky	Louisville	FCBE	18.9	8.77	0	8.62	508,452	9.0%	368,026	12.9%	0.35	3.32	1,712
Kentucky Bank	Paris	KTYB	19.6	8.74	0	8.69	792,683	7.0%	589,768	0.2%	0.84	3.79	6,591
Bank of Caneyville	Caneyville		2.2	8.73	0	8.72	49,912	1.5%	45,504	0.0%	0.90	2.66	450
Auburn Banking Company	Auburn		21.1	8.66	0	7.71	73,016	1.7%	59,140	0.0%	1.73	4.05	1,278
Hyden Citizens Bank	Hyden		12.1	8.57	0	9.19	127,192	-1.0%	99,429	0.0%	0.93	4.44	1,179
Citizens Guaranty Bank	Irvine		22.1	8.55	0	8.68	135,721	2.3%	104,976	0.0%	0.55	4.39	743
First Security Bank of Kentucky	Central City		4.3	8.51	0	8.42	93,239	7.3%	82,654	0.0%	0.94	4.91	865
Kentucky Federal Savings and Loan Association	Covington		16.1	8.43	0	8.45	36,778	-3.7%	32,001	0.0%	-0.20	3.22	-75
Peoples Bank and Trust Company of Clinton County	Albany		26.9	8.40	0	8.27	32,729	4.0%	29,740	0.0%	0.16	4.99	52
Bank of Cadiz and Trust Company	Cadiz		1.7	8.39	0	8.16	106,392	4.0%	92,006	0.0%	1.15	3.66	1,208
Citizens Bank	Morehead		14.4	8.28	0	8.16	122,688	1.9%	100,457	0.0%	0.84	4.21	1,013
1st Trust Bank, Inc.	Hazard		19.1	8.03	0	7.91	179,441	15.2%	158,395	8.1%	0.60	3.82	985
FNB Bank, Inc.	Mayfield		11.9	8.00	0	8.05	420,251	4.1%	335,716	8.0%	1.05	3.94	4,257
Wilson & Muir Bank & Trust Company	Bardstown		7.3	7.99	37	8.23	423,953	3.7%	372,974	0.0%	1.31	3.65	5,737
Independence Bank of Kentucky	Owensboro		1.7	7.96	614	7.24	1,485,498	10.7%	1,214,152	6.3%	1.54	4.44	21,551
First Security Bank, Inc.	Owensboro	FIIT	10.0	7.94	310	7.62	528,883	15.8%	423,642	0.0%	0.59	3.64	2,925



<b>Kentucky Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
	City												
Citizens Commerce National Bank	Versailles		82.3	5.21	5,996	4.23	214,106	5.3%	174,840	0.0%	0.77	3.18	1,628
PBI Bank, Inc.	Louisville	PBIB	147.4	6.09	19,704	5.84	1,029,366	-0.7%	935,021	0.0%	-0.51	3.13	-5,359
American Founders Bank, Inc.	Lexington		126.0	6.49	4,194	3.88	282,448	-2.0%	250,863	0.7%	-0.26	3.48	-703

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)	
	City												
Rosedale Federal Savings and Loan Association	Baltimore		15.8	23.58	0	23.58	799,253	2.3%	608,871	0.0%	1.29	3.81	10,263
Saint Casimir's Savings Bank	Baltimore		0.9	21.57	0	21.41	95,193	-4.4%	73,477	0.0%	-1.06	2.16	-1,036
Homewood Federal Savings Bank	Baltimore		5.9	21.45	0	21.34	66,246	-4.5%	51,998	0.0%	0.69	3.56	472
Kosciuszko Federal Savings Bank	Baltimore		15.4	21.03	0	21.01	12,146	0.5%	9,558	0.0%	0.22	3.87	27
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	TYCB	11.9	16.30	0	16.30	471,005	1.8%	385,680	0.0%	0.95	3.30	4,281
Liberty Bank of Maryland	Baltimore		25.5	15.61	0	15.98	38,714	-5.4%	31,386	0.0%	0.40	3.58	158
Fairmount Bank	Rosedale	FMTB	14.8	15.46	0	15.08	77,718	1.1%	55,194	0.0%	0.15	3.87	110
Hamilton Bank	Towson	HBK	20.1	14.64	0	14.97	285,332	-6.1%	236,278	0.2%	-0.31	2.91	-913
Fraternity Federal Savings and Loan Association	Baltimore	FRTR	22.2	14.53	0	14.37	162,812	-1.5%	118,401	0.0%	-0.15	2.83	-251
First Shore Federal Savings and Loan Association	Salisbury		19.7	13.83	0	13.90	290,476	-1.4%	241,932	0.0%	0.66	3.45	1,918
Severn Savings Bank, FSB	Annapolis	SVBI	37.9	13.73	0	13.74	765,350	-5.6%	541,776	0.6%	-0.38	3.29	-3,045
Jarrettsville Federal Savings and Loan Association	Jarrettsville		19.0	13.39	0	13.19	115,934	5.0%	90,380	0.0%	-0.61	3.15	-713
Arundel Federal Savings Bank	Glen Burnie		3.1	13.07	0	13.09	464,575	-1.4%	400,991	0.0%	0.32	2.62	1,475
Midstate Community Bank	Baltimore		33.5	12.91	0	12.61	179,351	-1.2%	155,537	0.0%	0.56	2.97	995
Madison Bank of Maryland	Forest Hill		49.6	12.73	0	12.74	136,127	-8.7%	100,528	0.0%	-1.25	2.84	-1,802
Bay Bank, FSB	Lutherville	BYBK	32.0	12.51	0	12.93	479,618	9.0%	398,647	3.7%	0.20	5.29	884
Hopkins Federal Savings Bank	Baltimore		20.5	12.46	0	12.46	266,591	-11.6%	232,818	0.0%	0.81	2.35	2,257
CFG Community Bank	Baltimore		3.8	12.38	0	12.74	567,965	8.8%	456,264	17.4%	3.12	4.98	16,497
Community Bank of the Chesapeake	Waldorf	TCFC	15.2	12.24	0	12.12	1,040,846	5.0%	828,989	9.8%	0.75	3.69	7,568
Kopernik Federal Bank	Baltimore		43.1	11.75	0	11.73	68,488	-2.2%	60,369	1.7%	0.75	3.41	527
First United Bank & Trust	Oakland	FUNC	31.3	11.42	0	11.01	1,326,373	-0.8%	974,726	0.5%	0.44	3.16	5,868
1880 Bank	Cambridge	DLMV	35.6	11.32	0	11.29	190,482	-2.1%	164,463	0.0%	-3.72	3.22	-7,179
North Arundel Savings Bank, FSB	Pasadena		19.9	11.25	0	11.05	43,320	5.4%	37,958	0.0%	0.62	3.84	263
American Bank	Bethesda	ABKH	18.6	11.14	0	11.13	438,043	1.7%	299,881	0.1%	0.29	2.04	1,206
Chesapeake Bank & Trust Company	Chestertown	CPKB	35.7	11.10	0	9.48	104,065	5.2%	62,203	0.0%	1.68	3.62	1,602
Middletown Valley Bank	Middletown		15.4	10.99	0	10.79	168,026	7.5%	148,644	0.7%	0.33	3.55	543
Chesapeake Bank of Maryland	Baltimore		14.7	10.80	0	11.90	172,322	-6.0%	150,626	0.0%	-0.13	3.15	-241
County First Bank	La Plata	CUMD	50.8	10.78	0	10.87	213,989	2.2%	188,687	3.9%	0.34	3.41	714
Farmers Bank of Willards	Willards		67.8	10.69	0	11.07	304,826	-0.3%	241,869	0.0%	0.61	4.48	1,856
Queenstown Bank of Maryland	Queenstown		37.8	10.59	0	10.79	443,646	-1.6%	394,027	0.1%	0.84	3.91	3,768
Harford Bank	Aberdeen	HFBK	35.1	10.45	0	10.54	301,937	2.7%	238,190	0.7%	0.77	4.08	2,340
Easton Bank & Trust Company	Easton	EASB	36.0	10.27	0	10.25	138,394	-0.9%	117,365	0.6%	0.63	4.25	892
Maryland Financial Bank	Towson		20.4	10.27	0	7.01	60,252	0.7%	37,718	0.0%	-0.81	3.49	-487
Bay-Vanguard FSB (MHC)	Sparrows Point	BVFL	38.6	10.24	0	11.15	173,757	-4.2%	147,542	0.0%	0.46	4.29	815
Bank of Ocean City	Ocean City		3.8	10.22	0	10.42	256,344	7.5%	228,377	10.9%	0.93	3.61	2,150
Farmers and Merchants Bank	Upperco	FMFG	2.7	10.21	0	10.06	317,474	8.9%	254,905	3.0%	1.13	4.59	3,449
Frederick County Bank	Frederick	FCBI	13.3	10.20	0	10.13	333,689	5.9%	278,720	3.7%	0.60	3.77	1,945
Sandy Spring Bank	Olney	SASR	10.1	10.18	0	10.17	4,245,766	4.8%	3,036,773	0.0%	0.95	3.46	39,436
EagleBank	Bethesda	EGBN	7.9	10.07	0	9.93	4,151,265	19.0%	3,623,651	18.9%	1.37	4.55	51,987

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
	City												
Regal Bank & Trust	Owings Mills	RGBM	18.1	9.89	0	9.45	139,620	-6.4%	110,480	9.0%	0.41	3.78	585
Colombo Bank	Rockville	IFSB	34.1	9.77	0	10.23	199,575	211.4%	143,463	23.0%	-1.56	4.50	-3,127
Capital Bank, National Association	Rockville		12.9	9.74	0	10.02	543,256	15.0%	436,286	16.7%	1.26	5.67	6,464
Monument Bank	Bethesda		19.2	9.69	0	7.57	457,544	11.1%	332,442	10.1%	0.52	4.03	2,287
Presidential Bank, FSB	Bethesda		61.6	9.66	0	9.43	522,616	-9.2%	464,118	0.0%	-0.09	2.95	-480
Columbia Bank	Columbia	FULT	11.8	9.54	0	9.44	2,042,011	1.7%	1,599,953	0.4%	0.88	3.54	17,621
Bank of Delmarva	Salisbury	DBCP	47.7	9.30	0	9.92	441,582	4.0%	378,125	6.3%	-0.71	4.04	-3,037
First Mariner Bank	Baltimore		37.7	9.27	0	5.81	875,663	-19.2%	753,104	0.0%	-1.51	2.21	-14,898
Carroll Community Bank	Sykesville	CROL	6.0	9.26	0	8.99	112,870	5.2%	94,153	6.1%	0.29	3.70	316
Madison Square Federal Savings Bank	Baltimore	MDSN	21.5	9.24	0	8.94	137,178	-6.7%	124,172	0.0%	0.07	2.58	100
CNB	Centreville	SHBI	17.1	9.16	0	9.20	483,188	5.7%	429,075	4.7%	0.53	3.60	2,488
Congressional Bank	Bethesda		10.0	9.13	0	9.25	422,754	-2.3%	348,168	7.5%	0.50	4.14	2,170
Patapsco Bank	Dundalk	PATD	21.3	9.12	0	9.42	231,162	2.6%	189,220	0.0%	1.02	3.38	2,345
Old Line Bank	Bowie	OLBK	7.4	9.06	0	9.70	1,200,916	2.4%	1,023,904	14.1%	0.86	4.16	10,176
Howard Bank	Ellicott City	HBMD	9.0	9.05	0	8.55	575,037	23.2%	454,354	10.9%	0.40	3.96	2,053
Peoples Bank	Chestertown	PEBC	50.1	8.80	0	9.62	233,626	-3.3%	195,067	0.0%	0.21	3.06	504
Talbot Bank of Easton, Maryland	Easton	SHBI	43.3	8.69	0	10.87	591,302	1.8%	517,474	0.5%	0.38	3.32	2,170
New Windsor State Bank	Taneytown	NWID	10.5	8.67	0	8.82	281,303	2.4%	236,526	0.0%	0.49	3.50	1,379
Revere Bank	Laurel	REVB	1.8	8.56	0	8.27	596,972	26.9%	522,185	12.4%	0.78	3.99	4,057
Provident State Bank, Inc.	Preston	PSBP	27.8	8.47	0	8.10	298,214	3.8%	251,807	0.0%	0.59	3.82	1,773
Damascus Community Bank	Damascus	DMAS	22.1	8.47	0	8.08	291,525	8.3%	260,277	2.3%	0.45	4.20	1,249
Bank of Glen Burnie	Glen Burnie	GLBZ	7.3	8.28	0	8.38	402,982	6.6%	347,715	0.0%	0.55	3.59	2,134
Woodsboro Bank	Woodsboro		13.5	8.22	0	8.39	233,410	-1.4%	203,233	0.0%	0.23	3.27	534
Hebron Savings Bank	Hebron		45.7	8.21	0	8.12	546,782	7.5%	438,233	0.0%	0.86	4.17	4,534
Harbor Bank of Maryland	Baltimore	HRBK	46.9	8.08	0	10.72	233,583	-3.7%	200,776	0.0%	-0.38	4.12	-909
Glen Burnie Mutual Savings Bank	Glen Burnie		6.8	7.97	25	8.04	82,592	3.3%	75,781	0.0%	0.11	0.84	92
BlueRidge Bank	Frederick		3.7	7.96	81	8.52	188,867	7.7%	168,638	6.3%	0.23	3.38	428

<b>Maryland Companies, Texas Ratios &gt; 75%</b>		City	Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Cecil Bank		Elkton	CECB	277.5	5.09	10,038	5.11	340,406	-9.6%	266,715	1.7%	-2.87	2.59	-10,182
Eastern Savings Bank, FSB		Hunt Valley		294.6	13.45	0	13.45	421,292	-4.1%	330,606	0.3%	0.38	5.73	1,592

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Morganton Savings Bank, S.S.B.	Morganton		10.4	30.61	0	30.49	79,508	-2.9%	50,068	0.0%	0.42	3.56	339
Roanoke Valley Savings Bank, SSB	Roanoke Rapids		10.6	24.68	0	24.72	39,054	-2.7%	28,585	0.0%	-0.05	2.01	-19
Piedmont Federal Savings Bank	Winston-Salem		0.8	23.73	0	23.75	927,004	-0.8%	699,557	0.0%	0.36	2.59	3,288
First Savings and Loan Association	Mebane		6.5	19.91	0	19.91	57,959	-6.5%	45,874	0.0%	0.85	3.72	511
Wake Forest Federal Savings and Loan Association	Wake Forest	WAKE	4.4	19.41	0	19.41	114,034	-1.3%	90,485	0.0%	0.75	2.70	851
Jackson Savings Bank, SSB	Sylva		11.9	18.56	0	18.57	34,267	-3.0%	27,738	0.0%	-0.15	3.00	-50
Roxboro Savings Bank, SSB	Roxboro		12.3	17.30	0	17.14	214,864	2.1%	151,498	0.0%	0.94	3.22	1,993
Belmont Federal Savings and Loan Association	Belmont		10.1	17.17	0	17.23	98,419	-6.9%	80,990	0.0%	0.56	3.04	572
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		13.5	14.66	0	14.90	58,074	-1.9%	44,573	1.5%	0.11	3.40	66
BlueHarbor Bank	Mooreville	BLHK	11.1	14.60	0	15.53	136,933	6.4%	114,041	17.7%	0.85	4.12	1,129
Tarboro Savings Bank, SSB	Tarboro		4.9	14.00	0	13.47	43,700	6.4%	37,764	0.0%	0.57	3.54	235
First Federal Savings Bank of Lincolnton	Lincolnton		12.4	13.98	0	14.01	340,411	3.5%	271,479	4.9%	0.44	3.45	1,458
Hertford Savings Bank, SSB	Hertford		22.4	13.92	0	14.04	14,427	-2.9%	12,379	0.0%	0.51	3.89	73
Surrey Bank & Trust	Mount Airy	SRYB	9.5	13.66	0	14.08	252,248	5.7%	204,787	3.3%	1.17	4.07	2,892
Select Bank & Trust Company	Dunn	SLCT	13.8	13.30	0	12.29	782,541	43.7%	643,356	0.1%	0.21	3.69	1,221
Black Mountain Savings Bank, SSB	Black Mountain		0.0	12.34	0	12.36	37,440	5.1%	31,646	0.0%	0.29	2.90	105
Asheville Savings Bank, SSB	Asheville	ASBB	18.3	12.29	0	11.68	747,964	1.2%	598,227	4.6%	0.33	2.90	2,471
Macon Bank, Inc.	Franklin	ENFC	33.0	12.04	0	11.35	883,932	13.7%	730,398	1.3%	0.26	3.65	2,113
First Federal Bank	Dunn		10.2	11.98	0	12.60	163,632	-3.6%	142,585	1.1%	0.22	3.49	362
Coastal Bank & Trust	Jacksonville		12.7	11.96	0	8.92	63,921	-1.3%	56,360	0.0%	0.03	3.92	19
Farmers & Merchants Bank	Salisbury		49.9	11.56	0	11.62	504,792	1.6%	438,563	0.0%	0.32	4.04	1,595
HomeTrust Bank, National Association	Asheville	HTBI	21.6	11.53	0	13.67	2,188,205	33.7%	1,697,114	0.9%	0.47	3.83	8,280
Union Bank & Trust Company	Oxford		21.4	11.52	0	8.86	237,763	4.9%	201,754	10.3%	0.76	5.24	1,774
First Bank	Southern Pines	FBNC	25.9	11.32	0	11.49	3,194,959	0.7%	2,683,919	3.7%	0.80	4.81	25,693
Great State Bank	Wilkesboro		4.4	11.23	0	11.26	92,933	10.2%	80,365	1.5%	0.69	3.32	620
High Point Bank and Trust Company	High Point	HPTB	17.1	11.01	0	11.74	799,553	-2.5%	637,563	5.1%	0.52	3.52	4,197
First South Bank	Washington	FSBK	15.7	11.01	0	11.71	733,890	7.7%	602,999	1.8%	0.74	4.23	5,133
Live Oak Banking Company	Wilmington		9.1	11.00	0	9.68	564,996	32.3%	484,603	11.3%	6.42	3.68	32,266
Bank of the Carolinas	Mocksville	BCAR	25.9	10.77	0	11.15	396,352	-7.3%	350,238	0.0%	-1.63	2.90	-6,928
Lumbree Guaranty Bank	Pembroke		31.0	10.34	0	10.38	314,442	0.1%	273,441	1.7%	0.73	4.26	2,327
Yadkin Bank	Statesville	YDKN	8.9	10.32	0	10.89	4,181,190	130.9%	3,186,473	9.3%	0.57	4.69	13,460
Peoples Bank	Newton	PEBK	11.6	10.23	0	10.58	1,052,303	1.2%	820,711	1.5%	0.91	3.87	9,382
TrustAtlantic Bank	Raleigh		8.4	10.12	0	10.16	451,519	11.9%	398,085	15.4%	0.98	3.86	4,243
Uwharrie Bank	Albemarle	UWHR	24.7	10.01	0	7.90	515,444	-2.6%	458,991	0.0%	0.37	3.79	1,931
Lifestore Bank (MHC)	West Jefferson	LSFG	35.8	9.96	0	10.28	253,059	-3.9%	177,648	1.5%	0.22	3.80	556
Providence Bank	Rocky Mount		12.0	9.94	0	8.29	242,623	13.7%	212,765	20.2%	0.93	3.45	2,124
New Republic Savings Bank	Roanoke Rapids		10.0	9.85	0	9.85	65,373	12.3%	50,191	13.0%	0.53	4.87	324
Paragon Commercial Bank	Raleigh		14.5	9.84	0	9.60	1,140,580	14.3%	881,405	26.7%	0.70	3.57	7,386
Square 1 Bank	Durham	SQBK	3.8	9.83	0	9.58	2,984,292	37.9%	2,668,338	0.0%	1.25	4.13	31,892

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Fidelity Bank	Fuquay-Varina		11.3	9.63	0	9.58	1,652,956	3.3%	1,462,146	0.0%	0.41	2.96	6,653
KS Bank, Inc.	Smithfield	KSBI	50.5	9.56	0	9.96	312,124	2.8%	239,718	4.0%	0.38	3.67	1,148
Little Bank, Inc.	Kinston	LTLB	1.5	9.48	0	9.45	338,525	9.4%	275,708	10.5%	0.88	3.63	2,859
Park Sterling Bank	Charlotte	PSTB	8.8	9.46	0	10.48	2,317,762	20.2%	1,870,875	7.6%	0.70	4.08	14,641
Aquesta Bank	Cornelius	AQFH	9.8	9.44	0	8.78	251,025	11.2%	188,187	2.8%	0.71	3.99	1,695
Premier Commercial Bank	Greensboro		4.4	9.37	0	10.22	171,641	8.3%	132,901	11.9%	1.20	2.82	2,029
First Carolina Bank	Rocky Mount		13.8	9.29	0	8.98	103,485	35.0%	91,956	2.7%	-0.86	3.47	-781
First-Citizens Bank & Trust Company	Raleigh	FCNCA	11.7	9.26	0	9.16	21,608,322	2.1%	18,431,448	0.2%	0.50	3.39	107,357
Bank of Oak Ridge	Oak Ridge	BKOR	13.6	9.22	0	9.48	358,017	2.1%	317,686	11.3%	0.59	4.06	2,070
Branch Banking and Trust Company	Winston-Salem	BBT	10.3	9.22	0	8.87	182,901,216	4.1%	137,364,544	2.6%	1.08	3.27	1,931,186
Southern Bank and Trust Company	Mount Olive	SBNC	15.9	9.15	0	9.29	2,156,536	-4.9%	1,847,129	0.0%	0.20	4.47	4,382
Carolina Trust Bank	Lincolnton	CART	26.1	9.10	0	8.08	270,260	0.6%	231,600	2.0%	0.61	4.40	1,628
Carolina Bank	Greensboro	CLBH	38.0	9.03	0	9.17	668,709	0.2%	587,162	3.3%	0.31	3.72	2,040
Bank of America, NA ( <i>Dollars in \$mm</i> )	Charlotte	BAC	20.3	9.02	0	8.49	1,524,575	6.0%	1,202,846	3.9%	0.91	2.51	13,169
NewBridge Bank	Greensboro	NBBC	5.2	8.98	0	9.72	2,441,179	35.6%	1,832,237	13.3%	0.57	3.82	12,514
Oldtown Bank	Waynesville		28.5	8.91	0	9.15	111,021	15.7%	91,664	23.4%	0.59	3.54	614
North State Bank	Raleigh	NSBC	8.6	8.87	0	9.05	678,547	0.5%	613,660	2.2%	0.67	3.49	4,645
Bank of North Carolina	High Point	BNCN	19.4	8.68	0	9.16	3,733,175	25.8%	3,125,221	25.3%	0.78	4.60	26,561
Taylorsville Savings Bank, SSB	Taylorsville		46.6	8.62	0	8.18	93,245	2.8%	83,418	0.0%	0.14	3.57	128
Carolina Premier Bank	Charlotte	PARA	8.9	8.33	0	8.75	253,416	7.6%	210,542	15.7%	0.36	4.18	869
Sound Banking Company	Morehead City	SNBN	24.4	8.27	0	7.83	150,945	18.1%	131,603	5.5%	0.68	4.33	944
CommunityOne Bank, National Association	Charlotte	COB	47.9	7.97	679	7.43	2,013,543	-1.0%	1,759,345	2.1%	0.52	3.49	10,319
Four Oaks Bank & Trust Company	Four Oaks	FOFN	39.7	7.14	7,220	7.23	837,442	3.5%	665,983	3.5%	-0.51	3.04	-4,189

<b>North Carolina Companies, Texas Ratios &gt; 75%</b>		City	Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Alliance Bank & Trust Company		Gastonia	ABTO	143.1	3.05	8,240	3.03	163,228	-0.1%	138,682	5.8%	-1.00	3.09	-1,653
Nantahala Bank & Trust Company		Franklin		281.8	4.84	4,798	3.19	151,564	-1.5%	130,625	0.0%	-0.06	3.58	-87
NewDominion Bank		Charlotte		86.3	5.88	6,004	4.72	287,006	4.3%	239,890	0.4%	-0.37	3.47	-1,017
Cornerstone Bank		Wilson	CBFA	93.0	6.02	2,313	5.90	115,467	-4.6%	100,347	0.0%	0.87	3.30	1,039
Mechanics and Farmers Bank		Durham	MFBP	88.4	11.63	0	12.52	289,202	-0.9%	247,613	34.7%	0.48	3.78	1,451



South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Mutual Savings Bank	Hartsville		12.8	36.78	0	37.21	38,078	-5.8%	23,828	0.0%	-0.13	2.87	-52
Woodruff Federal Savings and Loan Association	Woodruff		8.0	33.72	0	33.72	90,745	-4.8%	58,144	0.0%	0.34	2.70	315
Spratt Savings and Loan Association	Chester		0.2	24.18	0	24.16	112,854	5.7%	85,389	0.0%	0.32	2.27	344
First Piedmont Federal Savings and Loan Association	Gaffney		2.4	23.53	0	26.87	330,642	3.3%	239,069	0.0%	1.14	4.41	3,689
Citizens Building and Loan, SSB	Greer		11.9	20.80	0	20.80	118,923	-2.0%	90,723	0.0%	0.83	3.53	981
Oconee Federal Savings and Loan Association (MHC)	Seneca	OFED	3.0	20.13	0	20.04	357,164	-2.3%	281,429	0.0%	1.12	3.37	4,079
Pee Dee Federal Savings Bank	Marion		11.7	19.16	0	19.16	37,997	0.2%	30,654	0.0%	-0.07	3.60	-27
Farmers and Merchants Bank of South Carolina	Holly Hill		16.7	17.14	0	16.92	245,152	2.8%	201,912	0.0%	0.57	3.46	1,559
Bank of Clarendon	Manning		8.9	14.51	0	14.79	212,881	4.1%	176,137	0.0%	0.94	3.86	2,056
First National Bank of South Carolina	Holly Hill		21.0	14.35	0	13.96	167,666	1.7%	141,160	0.0%	0.54	3.60	884
Kingstree Savings and Loan Association	Kingstree		14.8	14.35	0	14.47	34,200	2.6%	29,164	0.0%	0.49	2.93	166
Commercial Bank	Honea Path		2.8	14.01	0	14.19	160,624	-0.6%	137,197	0.0%	1.27	3.53	1,993
First Capital Bank	Bennettsville	FCPB	39.8	13.62	0	13.62	54,070	-7.4%	46,233	7.3%	0.71	5.28	406
Bank of York	York		5.4	13.55	0	13.58	192,606	3.4%	161,288	0.0%	0.80	3.37	1,520
Palmetto State Bank	Hampton		17.1	13.54	0	13.63	485,229	12.6%	407,542	0.0%	1.13	3.72	5,051
First Palmetto Bank	Camden		49.6	13.53	0	13.94	565,942	0.9%	447,741	0.0%	0.61	3.31	3,418
Pinnacle Bank of South Carolina	Greenville		14.7	12.59	0	13.15	151,410	1.5%	118,429	22.7%	0.84	4.04	1,259
Dedicated Community Bank	Darlington		19.9	12.50	0	12.65	44,387	1.6%	38,654	0.0%	0.50	4.45	231
Cornerstone National Bank	Easley	CTOT	49.4	12.14	0	12.16	143,187	-2.7%	120,296	0.0%	0.73	3.72	1,067
Palmetto Bank	Greenville	PLMT	25.9	11.99	0	11.93	1,097,717	-0.2%	937,900	0.0%	0.75	3.89	8,242
Bank of Walterboro	Walterboro		49.6	11.96	0	11.76	161,508	4.2%	142,178	0.0%	0.47	3.48	739
Carolina Alliance Bank	Spartanburg	CRLN	12.2	11.74	0	10.99	416,381	70.4%	346,061	10.1%	1.83	4.00	5,989
Carolina Bank & Trust Company	Darlington		49.9	11.65	0	11.54	391,850	1.4%	343,084	0.0%	0.62	4.10	2,402
GrandSouth Bank	Greenville	GRRB	31.5	11.59	0	11.83	388,082	0.1%	327,339	9.2%	1.05	6.29	4,154
First Reliance Bank	Florence	FSRL	27.6	11.29	0	11.67	367,133	1.6%	295,396	7.7%	-0.10	4.49	-362
SouthCoast Community Bank	Mount Pleasant	SOCB	22.1	10.81	0	10.78	459,506	5.0%	327,262	3.8%	0.69	3.66	3,015
Home Federal Savings and Loan Association	Bamberg		11.1	10.76	0	10.76	41,684	1.3%	36,406	0.0%	0.59	4.10	245
Independence National Bank	Greenville	IEBS	20.1	10.71	0	10.23	99,925	-2.8%	84,512	0.0%	0.23	4.01	231
Blue Ridge Bank	Walhalla		25.4	10.64	0	11.01	101,467	1.8%	89,623	0.0%	0.68	4.85	684
Harbor National Bank	Charleston		7.9	10.53	0	10.61	325,345	16.1%	266,700	2.8%	0.93	3.72	2,824
Congaree State Bank	Cayce	CNRB	37.5	10.46	0	10.77	113,123	0.3%	90,712	0.0%	0.83	4.00	932
CresCom Bank	Charleston	CARO	10.9	10.36	0	10.11	1,037,994	16.0%	788,114	10.5%	1.21	3.61	11,304
Security Federal Bank	Aiken	SFDL	25.0	10.29	0	11.01	828,593	-2.8%	651,629	4.7%	0.72	3.06	6,078
Heritage Community Bank	Hartsville	RGBC	9.4	10.08	0	10.30	100,083	0.4%	83,722	3.7%	0.56	4.75	563
Abbeville First Bank	Abbeville		30.2	10.04	0	11.04	66,531	-2.1%	48,175	0.0%	1.21	4.00	834
Coastal Carolina National Bank	Myrtle Beach		8.4	10.04	0	9.99	134,002	10.8%	119,931	0.0%	0.17	3.72	215
Peoples Bank	Iva		67.5	10.01	0	10.42	268,440	3.9%	223,229	4.4%	0.91	3.76	2,443
First Community Bank	Lexington	FCCO	12.3	9.86	0	9.35	828,751	30.5%	689,852	0.4%	0.68	3.47	4,995

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Conway National Bank	Conway	CNBW	17.6	9.69	0	9.58	1,009,090	5.2%	817,732	0.0%	0.60	3.08	5,763
Greer State Bank	Greer	GRBS	8.4	9.69	0	10.02	359,044	-1.4%	255,543	0.0%	1.02	3.20	3,673
Clover Community Bank	Clover		8.2	9.68	0	10.22	118,335	0.5%	105,418	0.1%	1.08	4.21	1,275
Pickens Savings and Loan Association, FA	Pickens		24.3	9.60	0	10.01	91,777	-2.2%	73,383	0.0%	0.52	3.71	484
Bank of Greeleyville	Greeleyville		35.7	9.55	0	9.55	78,430	-1.2%	68,709	0.0%	0.18	4.90	143
Bank of Travelers Rest	Travelers Rest		16.9	9.51	0	9.91	520,658	3.1%	455,097	0.0%	1.21	3.88	6,226
Bank of South Carolina	Charleston	BKSC	4.7	9.48	0	9.48	376,387	12.7%	330,328	0.0%	1.25	4.30	4,367
Citizens Bank	Olanta		11.3	9.24	0	9.09	381,619	-0.6%	334,188	0.0%	0.65	3.81	2,489
First Citizens Bank and Trust Company, Inc.	Columbia	FCNCA	22.4	9.13	0	8.83	8,213,770	0.7%	7,179,674	0.0%	-1.34	2.81	-112,464
Southern First Bank	Greenville	SFST	18.7	9.09	0	8.84	1,005,189	18.5%	775,251	9.5%	0.74	3.75	6,858
Palmetto Heritage Bank & Trust	Pawleys Island		30.6	9.04	0	9.04	143,592	-1.0%	113,657	3.3%	0.45	3.84	643
South State Bank	Columbia	SSB	14.9	9.03	0	9.11	7,893,072	-1.6%	6,523,700	1.7%	0.95	4.90	75,322
Atlantic Community Bank	Bluffton	ATBA	41.6	8.86	0	10.42	77,504	0.8%	67,208	12.7%	1.38	3.47	1,034
Anderson Brothers Bank	Mullins		41.3	8.81	0	8.76	486,615	4.7%	440,959	0.0%	1.31	8.05	6,161
VistaBank	Aiken		43.5	8.53	0	8.25	107,018	5.3%	93,947	0.0%	0.19	3.67	202
South Atlantic Bank	Myrtle Beach		2.2	8.16	0	8.37	337,996	8.4%	308,414	6.7%	0.54	3.99	1,786
Sandhills Bank	North Myrtle Beach		16.2	8.07	0	10.80	99,783	25.0%	82,463	3.1%	3.81	4.00	3,480
Countybank	Greenwood		24.9	8.01	0	7.49	333,363	2.1%	260,783	3.1%	1.09	3.89	3,548
CoastalStates Bank	Hilton Head Island		48.8	7.02	3,671	8.80	376,250	-0.6%	283,982	0.1%	-0.65	3.49	-2,433
CertusBank, National Association	Easley		45.4	6.37	25,504	6.28	1,549,274	-10.9%	1,393,565	0.0%	-5.46	4.65	-87,835

<b>South Carolina Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
	City												
Horry County State Bank	Loris	HCFB	328.9	2.45	24,846	2.11	434,831	-4.4%	401,283	4.0%	0.43	3.18	1,964
First South Bank	Spartanburg	FSBS	297.1	3.59	12,981	3.14	259,649	-11.9%	233,122	1.3%	0.65	3.15	1,888
Enterprise Bank of South Carolina	Ehrhardt		208.6	4.07	12,678	3.73	320,472	-6.5%	307,358	0.0%	-2.62	3.52	-8,834
South Carolina Community Bank	Columbia		324.4	4.52	2,233	4.61	61,783	-11.2%	58,677	0.0%	-2.42	3.36	-1,606
Tidelands Bank	Mount Pleasant	TDBK	121.8	5.64	11,411	5.29	481,438	-2.2%	434,985	0.0%	0.07	3.11	341
Arthur State Bank	Union		87.7	5.66	11,973	5.66	512,670	-0.6%	445,858	0.0%	0.20	3.61	1,008
First Federal of South Carolina, FSB (MHC)	Walterboro	FSGB	106.1	7.35	471	6.74	72,829	-27.9%	66,143	0.0%	0.07	3.38	60
Community First Bank	Walhalla	CFOK	100.0	7.49	1,789	6.72	341,764	-9.6%	313,746	0.0%	-1.28	3.21	-4,778

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Elizabethton Federal Savings Bank	Elizabethton		5.7	31.66	0	31.66	332,701	-1.5%	216,509	0.0%	0.74	2.68	2,465
Lawrenceburg Federal Bank	Lawrenceburg		13.3	23.06	0	23.30	55,404	2.9%	40,495	0.0%	0.92	3.48	511
Security Federal Bank	Elizabethton	SFBK	18.9	22.84	0	22.76	57,267	2.9%	41,921	0.0%	1.28	4.52	721
Highland Federal Savings & Loan Association	Crossville		2.3	21.34	0	21.34	63,755	-1.4%	49,442	0.0%	0.07	3.17	46
Clayton Bank and Trust	Knoxville		21.7	18.59	0	18.43	671,957	-3.0%	504,294	1.8%	3.42	5.65	22,605
Bank of Gleason	Gleason		2.5	17.96	0	19.19	121,128	0.0%	96,655	0.0%	1.12	4.10	1,365
Citizens Bank and Trust Company of Grainger Count	Rutledge		23.5	17.06	0	17.08	193,772	4.3%	159,669	0.0%	0.89	3.98	1,696
Bank of Cleveland	Cleveland		14.4	17.01	0	17.05	221,695	-0.3%	182,725	0.0%	1.59	5.27	3,499
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills		6.0	16.81	0	16.81	11,528	3.8%	9,571	0.0%	-0.26	2.86	-31
Citizens Bank	Carthage		9.5	16.68	0	16.44	526,503	2.4%	437,469	0.0%	2.25	4.90	11,761
Home Federal Bank of Tennessee	Knoxville		3.4	16.40	0	16.19	2,169,123	4.3%	1,729,111	0.0%	0.58	2.69	12,253
Citizens Bank of Blount County	Maryville		4.3	16.27	0	16.13	319,533	-0.8%	265,704	0.0%	-0.17	3.47	-524
Financial Federal Bank	Memphis		6.8	16.16	0	16.26	363,054	8.3%	251,867	4.8%	1.90	3.75	6,670
Medina Banking Company	Medina		10.8	15.57	0	16.48	42,824	2.3%	35,665	0.0%	0.30	4.16	129
American City Bank	Tulahoma		19.4	15.21	0	15.58	253,324	-4.2%	199,385	2.8%	2.48	5.20	6,452
Farmers State Bank	Mountain City		31.3	14.72	0	15.16	133,073	-4.6%	110,874	0.0%	0.78	4.53	1,048
First Advantage Bank	Clarksville	FABK	11.9	14.30	0	14.33	425,090	6.7%	323,298	5.5%	0.81	4.40	3,318
Volunteer Federal Savings Bank	Madisonville		19.3	13.97	0	14.05	169,297	-2.9%	128,542	0.0%	0.45	3.84	776
Peoples Bank of the South	LaFollette		55.0	13.92	0	14.11	140,149	-5.6%	119,067	0.0%	1.13	4.85	1,628
McKenzie Banking Company	McKenzie		18.4	13.91	0	14.09	119,574	-0.3%	101,974	0.0%	1.33	4.71	1,608
Bank of Ripley	Ripley		10.9	13.79	0	15.52	197,411	-5.7%	161,514	0.0%	0.16	4.17	338
Civic Bank & Trust	Nashville		9.2	13.70	0	14.25	137,400	-2.6%	105,061	0.0%	0.89	3.53	1,261
Johnson County Bank	Mountain City		58.5	13.43	0	13.28	121,590	1.8%	100,117	0.0%	0.56	3.45	674
First Tennessee Bank, National Association	Memphis	FHN	17.9	13.41	0	11.52	23,766,689	-0.8%	16,259,564	6.3%	1.11	3.07	261,459
Citizens Bank	Elizabethton		15.7	13.41	0	13.87	653,297	2.7%	496,798	2.9%	1.67	4.33	10,502
Bank of Waynesboro	Waynesboro		20.2	13.34	0	13.65	144,388	1.0%	123,779	0.0%	1.21	4.40	1,792
Bank of Camden	Camden		34.1	13.13	0	13.29	335,605	22.2%	266,371	1.5%	2.63	7.69	8,426
First Community Bank of Bedford County	Shelbyville		3.2	12.99	0	13.67	339,495	8.1%	242,423	1.1%	0.81	4.05	2,602
Bank of Lincoln County	Fayetteville		60.6	12.92	0	13.17	129,676	-0.4%	111,869	0.0%	0.97	5.01	1,245
Greenfield Banking Company	Greenfield		11.1	12.74	0	12.54	50,265	-1.3%	40,959	0.0%	0.48	4.54	240
First National Bank of Manchester	Manchester		10.8	12.73	0	12.67	228,618	0.5%	195,216	0.0%	1.06	3.27	2,441
Macon Bank and Trust Company	Lafayette		7.1	12.70	0	12.64	344,691	2.3%	294,194	0.0%	0.80	3.57	2,709
Commerce Union Bank	Springfield	CUBN	4.5	12.61	0	12.74	278,457	16.3%	218,454	5.0%	0.92	4.25	2,418
Coffee County Bank	Manchester		33.5	12.60	0	12.51	130,356	8.2%	111,973	0.0%	2.42	5.04	3,027
First National Bank of McMinnville	McMinnville		12.9	12.55	0	12.50	478,167	-1.4%	392,991	0.0%	0.98	2.95	4,691
Putnam 1st Mercantile Bank	Cookeville		24.1	12.52	0	11.89	101,330	4.4%	87,935	3.4%	1.01	3.66	1,005
UBank	Jellico		20.3	12.46	0	12.97	65,967	8.4%	56,599	0.0%	1.25	4.85	876
First Vision Bank of Tennessee	Tulahoma		9.0	12.45	0	12.70	156,600	7.0%	132,739	5.6%	0.86	4.51	1,395

<b>Tennessee Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Peoples Bank of Bedford County	Shelbyville		26.7	12.39	0	12.42	101,128	1.2%	87,220	1.4%	0.83	4.03	836
Farmers Bank	Parsons		18.4	12.37	0	12.51	36,405	4.9%	31,644	0.0%	0.53	4.07	189
Magna Bank	Memphis	MGBK	19.3	12.12	0	8.77	563,306	11.7%	445,674	13.0%	0.93	3.58	5,012
Bank of Dickson	Dickson		8.1	12.07	0	12.70	220,787	1.7%	185,837	0.0%	0.81	3.46	1,771
Merchants & Planters Bank	Bolivar		10.2	12.04	0	12.63	84,090	-6.2%	71,351	0.0%	0.06	4.50	52
American Trust Bank of East Tennessee	Knoxville		9.8	11.96	0	11.90	138,958	3.9%	113,956	0.0%	2.45	4.17	3,328
Union Bank & Trust Company	Livingston		25.3	11.88	0	11.73	83,669	6.6%	73,469	0.0%	2.32	5.50	1,872
Wayne County Bank	Waynesboro		53.3	11.52	0	11.65	306,825	-1.3%	255,024	3.2%	0.41	4.41	1,273
Citizens Community Bank	Winchester		22.2	11.52	0	11.41	194,613	8.2%	169,963	0.0%	1.79	5.62	3,380
Southern Heritage Bank	Cleveland	FIZN	11.6	11.50	0	11.54	240,448	1.9%	211,103	0.0%	1.10	3.75	2,662
Community National Bank	Dayton		24.8	11.42	0	11.35	208,372	3.5%	183,410	0.0%	0.84	4.02	1,705
Security Bank	Dyersburg		18.1	11.40	0	12.04	170,842	-0.7%	133,932	0.0%	1.05	3.72	1,798
Independent Bank	Memphis		5.8	11.38	0	11.48	881,106	14.1%	701,932	19.0%	0.95	4.71	7,957
Citizens National Bank	Athens		44.7	11.34	0	11.27	519,007	0.7%	443,695	2.2%	0.84	3.30	4,363
Athens Federal Community Bank	Athens	AFCB	21.1	11.34	0	11.42	301,700	2.1%	252,006	0.0%	0.95	4.49	2,840
Bank of Halls	Halls		16.0	11.32	0	11.87	69,385	4.7%	60,393	0.0%	1.31	4.05	885
Farmers and Merchants Bank	Adamsville		21.8	11.24	0	11.56	34,512	0.0%	29,382	0.0%	0.91	4.57	319
Community Trust & Banking Company	Ooltewah		25.7	11.11	0	11.29	127,844	-2.0%	112,790	1.7%	0.90	4.10	1,175
Bank of Frankewing	Frankewing		39.1	11.05	0	10.95	208,291	-2.2%	183,001	1.6%	0.89	4.10	1,879
First Century Bank	Tazewell		31.9	11.04	0	11.90	245,795	0.2%	214,080	0.0%	0.36	4.00	892
First Freedom Bank	Lebanon		13.7	11.04	0	10.98	284,982	8.1%	244,818	7.5%	0.99	4.57	2,728
Bank of Crockett	Bells		8.7	10.99	0	11.84	136,309	-0.4%	117,393	0.0%	1.12	3.61	1,562
Peoples Bank & Trust Company	Manchester		36.9	10.92	0	10.68	85,457	-0.4%	72,169	0.0%	0.75	4.05	635
Farmers & Merchants Bank	Dyer		10.1	10.89	0	10.51	93,212	-6.0%	76,615	0.0%	0.48	3.52	479
Commercial Bank & Trust Company	Paris		7.2	10.88	0	11.09	646,228	-1.3%	565,300	0.0%	1.54	3.94	10,188
First Farmers and Commercial Bank	Pikeville		12.8	10.86	0	10.92	107,976	-0.7%	96,007	0.0%	0.64	4.03	700
First National Bank of Oneida	Oneida		17.7	10.83	0	11.13	204,653	0.8%	177,689	0.0%	1.19	4.08	2,479
Paragon Bank	Memphis	PGNN	14.8	10.79	0	11.45	281,310	3.1%	234,369	9.3%	1.62	3.68	4,501
Southern Bank of Tennessee	Mount Juliet		5.9	10.79	0	10.29	191,624	28.5%	165,412	0.0%	-0.17	3.23	-299
First South Bank	Jackson		14.7	10.76	0	10.99	434,885	2.9%	354,982	0.0%	1.50	3.75	6,586
First Bank of Tennessee	Spring City		44.9	10.64	0	10.81	254,881	8.1%	213,397	0.0%	1.92	5.01	4,756
First Federal Bank	Dickson		14.7	10.63	0	11.42	456,319	0.4%	380,008	0.0%	1.70	3.84	7,746
Citizens National Bank	Sevierville		41.1	10.59	0	10.83	842,887	2.6%	665,310	7.1%	1.03	4.11	8,749
Pinnacle Bank	Nashville	PNFP	6.4	10.55	0	10.36	5,846,585	8.8%	4,694,793	7.0%	1.26	3.83	70,193
SmartBank	Pigeon Forge		17.2	10.54	0	10.11	535,377	9.7%	474,262	10.8%	0.39	4.12	1,971
Truxton Trust Company	Nashville	TRUX	2.8	10.51	0	10.26	335,948	9.9%	270,221	0.7%	1.22	3.25	4,007
Traditions First Bank	Erin		6.5	10.50	0	10.70	114,301	0.8%	99,979	0.0%	0.90	3.77	1,016
Gates Banking and Trust Company	Gates		6.2	10.47	0	11.24	43,872	5.4%	37,566	0.0%	1.10	3.86	463

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Wilson Bank and Trust	Lebanon	WBHC	9.7	10.46	0	10.25	1,827,695	6.2%	1,620,901	0.0%	1.08	3.77	19,154
Reelfoot Bank	Union City		19.6	10.44	0	10.06	145,241	-1.7%	128,575	0.0%	0.14	3.95	205
CapitalMark Bank & Trust	Chattanooga		15.7	10.44	0	8.12	910,526	14.0%	790,093	10.8%	0.81	3.83	6,991
Farmers Bank	Portland		18.5	10.40	0	10.62	525,361	1.0%	445,474	0.0%	0.74	4.27	3,937
First National Bank	Lenoir City		7.1	10.38	0	10.20	419,838	6.4%	354,215	2.1%	0.67	3.42	2,707
InsBank	Nashville		3.5	10.36	0	9.93	254,473	22.8%	190,786	20.9%	0.88	3.68	1,999
Carroll Bank and Trust	Huntingdon		15.3	10.29	0	10.24	262,784	3.8%	223,982	0.0%	0.75	4.49	1,936
Commercial Bank	Harrogate		39.3	10.27	0	10.20	802,661	7.4%	643,698	9.1%	0.85	3.88	6,512
Union Bank	Jamestown		29.8	10.20	0	9.97	213,196	3.5%	190,401	0.0%	0.47	4.32	1,002
Cumberland Bank & Trust	Clarksville		14.1	10.20	0	10.11	170,267	6.0%	151,323	6.3%	1.19	4.78	1,947
Community Bank & Trust	Ashland City		33.5	10.18	0	9.82	197,322	0.7%	169,067	0.0%	-0.02	3.39	-35
First Community Bank of East Tennessee	Rogersville	FCCT	54.4	10.15	0	10.28	187,441	1.0%	152,586	0.7%	0.49	3.46	887
First State Bank	Union City		4.7	10.14	0	10.15	1,929,020	3.0%	1,533,223	15.9%	1.17	3.73	22,466
Decatur County Bank	Decaturville		7.9	10.12	0	9.96	86,125	-4.7%	71,161	5.2%	0.96	4.81	847
Franklin County UNITED Bank	Decherd		72.3	10.05	0	11.46	85,654	-3.1%	75,501	0.0%	-1.04	4.25	-895
Southern Community Bank	Tullahoma		4.2	10.03	0	10.08	154,940	7.3%	135,475	0.0%	0.27	4.01	395
Security Federal Savings Bank of McMinnville	McMinnville	SCYT	7.0	10.01	0	9.84	174,537	7.6%	146,963	0.0%	0.80	3.46	1,333
Traders Bank	Tullahoma		29.1	9.97	0	9.88	157,169	-0.3%	141,037	0.0%	1.22	4.53	1,900
Security Bank and Trust Company	Paris		0.1	9.97	0	10.14	173,074	-0.8%	150,606	8.6%	1.96	4.27	3,420
Newport Federal Bank	Newport	UNTN	9.1	9.94	0	9.84	190,127	3.2%	169,579	0.7%	0.79	3.59	1,488
First Commerce Bank	Lewisburg		5.7	9.91	0	10.17	276,057	3.2%	245,599	4.5%	1.42	4.27	3,843
Bank of Jackson	Jackson		17.9	9.88	0	10.29	151,127	6.4%	131,307	0.0%	0.48	3.38	710
Bank of Perry County	Lobelville		20.1	9.87	0	10.00	146,422	-2.6%	121,381	7.9%	1.75	4.86	2,603
Andrew Johnson Bank	Greeneville		12.7	9.84	0	9.59	300,289	4.2%	269,805	0.0%	1.07	5.00	3,139
Citizens Bank of Lafayette	Lafayette		21.9	9.83	0	10.30	658,352	38.3%	526,678	0.0%	1.13	4.35	7,388
Bank of Fayette County	Piperton		24.4	9.81	0	9.68	330,578	2.4%	282,976	9.4%	0.80	4.59	2,564
First Capital Bank	Germantown		21.2	9.81	0	9.58	227,667	6.5%	182,148	0.0%	0.80	3.67	1,777
First National Bank of Pulaski	Pulaski		18.8	9.75	0	9.72	705,613	2.0%	627,131	0.0%	0.96	3.57	6,867
Foothills Bank & Trust	Maryville		10.8	9.74	0	9.59	195,645	7.7%	168,622	3.0%	0.51	3.34	963
First National Bank of Tennessee	Livingston		11.2	9.73	0	9.69	713,094	3.5%	630,709	0.0%	1.01	3.07	7,048
Greeneville Federal Bank, FSB	Greeneville		33.3	9.72	0	10.57	161,804	-1.8%	128,470	0.0%	0.28	4.24	452
Volunteer State Bank	Portland		15.1	9.72	0	9.89	464,696	13.5%	374,028	6.6%	1.59	4.50	6,698
People's Bank and Trust Company of Pickett County	Byrdstown		52.9	9.70	0	9.62	111,993	-3.0%	100,806	0.0%	0.78	4.73	875
BankTennessee	Collierville		12.8	9.64	0	9.44	259,374	5.7%	216,809	1.6%	0.96	4.49	2,376
Reliant Bank	Brentwood	RLTB	19.4	9.63	0	9.30	451,510	16.3%	347,544	25.5%	0.94	4.11	3,782
Legends Bank	Clarksville		7.8	9.63	0	9.46	384,991	1.0%	318,677	15.5%	0.83	4.29	3,167
SouthEast Bank	Knoxville		18.0	9.59	0	9.59	623,279	24.6%	545,309	1.4%	1.00	4.76	5,713
Chester County Bank	Henderson		7.7	9.54	0	9.70	68,517	-0.2%	61,474	0.0%	0.84	4.01	578



Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Mountain Valley Bank	Dunlap		68.0	9.50	0	9.53	89,830	-3.9%	80,872	0.0%	0.09	4.18	82
First Alliance Bank	Cordova	FABR	70.5	9.46	0	10.39	120,444	1.2%	102,541	0.0%	0.28	4.26	328
First Citizens National Bank	Dyersburg	FIZN	11.7	9.45	0	9.45	1,210,240	4.0%	984,421	0.7%	1.23	3.85	14,549
Home Banking Company	Selmer		7.9	9.38	0	9.61	84,687	3.7%	75,299	0.0%	0.54	4.13	460
Citizens Tri-County Bank	Dunlap		28.9	9.33	0	9.57	621,536	4.5%	551,905	0.4%	1.48	4.65	9,086
F&M Bank	Clarksville		35.6	9.30	0	8.31	838,678	6.3%	686,251	15.5%	0.59	3.81	4,799
Homeland Community Bank	McMinnville		74.0	9.29	0	8.97	140,848	1.4%	126,955	0.0%	0.23	3.08	311
Citizens Bank	Hartsville		16.9	9.29	0	8.95	175,708	10.2%	152,300	0.0%	1.08	4.76	1,789
Bank of Milan	Milan		2.1	9.26	0	9.05	61,790	-0.3%	55,356	0.0%	0.85	3.96	527
First Farmers and Merchants Bank	Columbia	FFMH	6.3	9.25	0	8.81	1,126,275	4.9%	976,622	0.0%	0.91	3.55	10,128
Lauderdale County Bank	Halls		12.3	9.22	0	9.46	49,618	2.5%	44,217	0.0%	0.49	3.77	248
Hardin County Bank	Savannah		70.6	9.21	0	8.96	422,916	2.1%	369,245	9.3%	1.05	4.33	4,373
Citizens First Bank	Wartburg		41.3	9.20	0	9.28	146,196	-1.9%	129,861	0.0%	0.66	4.86	987
Cornerstone Community Bank	Chattanooga	CSBQ	42.5	9.19	0	9.52	412,329	-3.2%	316,438	0.0%	0.48	3.92	2,018
First Volunteer Bank	Chattanooga		26.9	9.16	0	9.54	872,865	-2.1%	775,722	0.0%	0.97	4.51	8,453
Avenue Bank	Nashville		5.9	9.16	0	8.93	973,371	15.8%	821,176	27.4%	0.54	3.30	4,927
Mountain Commerce Bank	Erwin		33.2	9.15	0	9.43	402,110	18.5%	345,982	8.7%	1.78	3.91	6,355
Community Bank	Lexington		18.5	9.12	0	9.56	118,746	11.7%	101,911	0.0%	0.91	4.76	1,000
Peoples Bank	Sardis		16.5	9.12	0	8.23	71,243	0.8%	64,172	0.0%	0.59	4.67	426
Bank of Tennessee	Kingsport		14.6	9.11	0	9.12	916,726	1.2%	769,777	1.2%	1.08	3.83	9,856
INSOUTH Bank	Brownsville		32.4	9.05	0	10.68	285,997	-0.5%	254,307	0.0%	2.87	4.21	8,504
Citizens Bank & Trust Company	Atwood		30.0	9.01	0	8.54	25,478	-2.3%	23,208	0.0%	0.39	2.92	103
Progressive Savings Bank	Jamestown		63.7	8.98	0	9.10	251,396	-3.7%	225,788	6.8%	0.49	3.97	1,281
Landmark Community Bank	Collierville		5.8	8.90	0	7.70	659,112	14.3%	519,920	16.5%	0.95	3.74	5,857
FSGBank, National Association	Chattanooga	FSGI	14.4	8.87	0	8.04	1,027,679	1.6%	879,439	9.6%	0.35	3.25	3,452
CedarStone Bank	Lebanon		17.0	8.85	0	9.09	168,884	-1.5%	141,704	8.1%	0.52	3.79	878
Franklin Synergy Bank	Franklin	FRFN	5.1	8.79	0	7.74	1,238,262	87.7%	1,051,710	7.1%	0.88	3.68	7,995
TNBANK	Oak Ridge		37.3	8.78	0	9.62	189,120	8.7%	152,146	0.0%	0.19	3.80	342
Tri-State Bank of Memphis	Memphis		47.1	8.76	0	8.31	126,661	-15.7%	112,074	13.7%	-0.34	3.96	-465
Patriot Bank	Millington		22.3	8.74	0	9.15	281,177	4.9%	240,935	0.0%	0.98	3.57	2,699
Sumner Bank & Trust	Gallatin	SBKT	25.3	8.70	0	6.19	159,499	-10.9%	143,704	12.1%	-0.01	3.01	-13
Triumph Bank	Memphis		13.7	8.69	0	8.59	501,113	17.3%	438,247	11.9%	0.83	3.88	3,782
First Peoples Bank of Tennessee	Jefferson City		39.1	8.60	0	8.04	143,839	4.3%	123,461	0.0%	0.06	4.33	84
TriSummit Bank	Kingsport		13.8	8.60	0	9.54	320,099	22.3%	272,819	2.0%	0.09	3.57	255
American Bank & Trust of the Cumberlands	Livingston		6.0	8.56	0	8.19	182,550	23.2%	161,147	0.0%	1.55	4.42	2,528
CapStar Bank	Nashville		10.5	8.55	0	7.29	1,078,323	2.8%	938,351	8.5%	0.50	3.28	5,162
Farmers & Merchants Bank	Trezevant		13.4	8.48	0	8.53	307,815	6.1%	261,179	7.9%	1.20	5.70	3,627
TriStar Bank	Dickson		11.8	8.48	0	8.06	232,958	6.2%	201,250	5.1%	0.56	3.70	1,226

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
	City												
Citizens Bank	New Tazewell		35.1	8.46	0	8.04	151,247	3.6%	137,408	0.0%	0.50	4.94	725
Citizens Savings Bank and Trust Company	Nashville		48.4	8.32	0	7.74	99,050	1.9%	89,505	45.3%	-0.06	5.09	-56
Bank of Putnam County	Cookeville		0.5	8.24	0	8.26	381,973	0.0%	345,549	0.0%	1.02	2.61	3,918
FirstBank	Lexington		18.6	8.06	0	8.00	2,343,409	7.0%	1,860,604	0.3%	1.47	3.97	33,219
Cumberland County Bank	Crossville		1.4	7.83	471	7.66	282,735	1.0%	256,515	0.0%	0.77	2.29	2,151
Heritage Bank & Trust	Columbia		56.6	7.80	204	7.66	102,458	-1.1%	90,553	5.8%	0.99	3.92	1,029
Citizens State Bank	Jasper		12.2	7.54	618	7.55	134,576	1.5%	122,873	3.7%	0.71	5.12	969
Evolve Bank & Trust	Memphis		17.9	7.31	2,495	7.16	379,047	38.9%	300,312	0.3%	1.05	4.10	3,215
Brighton Bank	Brighton		64.1	5.68	1,235	5.77	53,198	-8.2%	49,962	0.0%	-1.40	4.12	-791

<b>Tennessee Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
	City												
American Patriot Bank	Greeneville		606.6	2.01	4,293	1.73	71,296	-5.3%	69,297	0.0%	-1.22	3.76	-901
Trust Company Bank	Memphis		169.5	2.81	1,436	2.82	29,311	-13.6%	24,264	0.0%	-2.50	3.33	-763
Sevier County Bank	Sevierville	SVRH	265.1	3.81	12,616	3.82	299,893	-4.3%	286,648	0.0%	-3.88	3.33	-12,037
Civis Bank	Rogersville		180.2	4.74	3,746	4.58	114,139	-4.0%	105,757	0.0%	-0.76	4.38	-880
Peoples State Bank of Commerce	Nolensville		78.2	5.45	3,779	5.14	148,509	2.5%	140,504	0.0%	-0.50	4.08	-737
Bank of Bartlett	Bartlett		88.7	5.67	7,998	6.91	350,669	0.1%	306,300	0.0%	-0.10	3.03	-357
National Bank of Tennessee	Newport		76.7	5.80	3,213	4.99	147,663	-5.5%	137,285	0.0%	-1.08	3.14	-1,614
Heritage Community Bank	Greeneville		80.5	6.14	1,783	5.97	97,212	-1.5%	86,508	0.0%	-0.26	3.85	-252
Central Bank	Savannah		104.4	6.48	1,665	6.52	107,532	-14.1%	98,934	0.0%	-0.25	4.36	-290
Peoples Bank	Clifton		82.5	8.91	0	8.86	139,820	3.7%	120,508	7.0%	0.24	4.46	335
Community First Bank & Trust	Columbia		80.4	9.06	0	8.68	435,509	-3.0%	394,088	0.0%	0.70	3.50	3,149
Peoples Bank of East Tennessee	Madisonville		83.1	9.50	0	9.25	216,695	-0.4%	194,294	0.0%	0.31	5.03	667
Tennessee State Bank	Pigeon Forge		100.1	10.20	0	10.37	625,601	-5.8%	529,059	7.5%	-0.43	3.52	-2,787

Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Grundy National Bank	Grundy		20.1	20.75	0	20.04	325,430	0.7%	259,420	0.0%	0.92	3.70	3,009
Franklin Federal Savings Bank	Glen Allen	FRNK	22.0	19.19	0	19.21	1,078,362	6.5%	689,769	0.0%	0.91	2.79	9,558
Farmers & Merchants Bank of Craig County	New Castle		5.1	18.21	0	18.38	54,636	-4.5%	44,429	0.0%	0.78	4.03	430
Bank of Southside Virginia	Carson	BSSC	5.7	16.02	0	16.75	539,603	-0.1%	444,068	0.2%	1.52	3.93	8,263
Powell Valley National Bank	Jonesville		6.7	16.00	0	16.48	256,248	5.6%	210,734	0.0%	1.24	4.39	3,088
Lee Bank and Trust Company	Pennington Gap		44.2	14.53	0	14.23	153,817	-4.2%	131,174	0.0%	0.51	4.35	803
Virginia Bank and Trust Company	Danville	VABB	7.9	14.52	0	13.81	175,377	0.1%	149,812	0.0%	1.06	4.23	1,831
National Bank of Blacksburg	Blacksburg	NKSH	11.9	14.44	0	13.85	1,113,987	3.7%	949,140	0.0%	1.59	4.05	17,866
Old Dominion National Bank	North Garden		16.5	14.30	0	14.41	50,488	19.0%	43,023	0.0%	-5.05	2.68	-2,554
Franklin Community Bank, National Association	Rocky Mount	MREE	12.0	13.94	0	14.37	166,667	-4.2%	140,665	2.8%	0.60	3.88	997
Community Capital Bank of Virginia	Christiansburg		24.4	13.90	0	11.83	88,338	36.8%	73,373	12.4%	0.52	3.13	396
Bank of Charlotte County	Phenix		16.4	13.32	0	13.76	127,749	3.3%	104,858	0.0%	1.19	4.69	1,498
Farmers and Miners Bank	Pennington Gap		14.0	13.20	0	13.13	134,203	1.2%	115,895	0.0%	0.75	4.67	1,003
John Marshall Bank	Reston	JMSB	2.1	13.19	0	12.84	758,277	20.9%	598,077	15.8%	1.12	4.25	7,731
Martinsville First Savings Bank	Martinsville		48.7	13.16	0	13.12	44,197	-4.3%	38,327	0.0%	0.28	2.92	125
Sonabank	McLean	SONA	12.5	12.68	0	11.64	882,696	24.7%	699,825	12.5%	0.94	4.73	7,030
Citizens Community Bank	South Hill	CZYB	9.7	12.66	0	10.55	166,325	3.4%	142,389	0.7%	0.53	3.77	875
Bank of Fincastle	Fincastle		56.1	12.43	0	11.87	223,677	10.2%	196,368	0.0%	0.64	3.49	1,329
Citizens Bank and Trust Company	Blackstone	CZBT	18.4	12.43	0	12.51	336,602	0.0%	285,224	0.0%	1.17	3.98	3,911
Farmers Bank of Appomattox	Appomattox	FBPA	5.6	12.33	0	12.46	211,099	2.7%	182,493	0.0%	0.96	3.96	1,992
New Horizon Bank, National Association	Powhatan		14.2	12.31	0	12.97	55,012	6.9%	47,695	2.1%	1.97	4.34	1,036
Bank of Clarke County	Berryville	EFSI	17.9	12.18	0	12.31	601,966	3.7%	495,572	4.1%	1.15	4.26	6,737
First Bank	Strasburg	FXNC	18.7	11.85	0	11.99	518,805	-3.2%	442,937	1.1%	2.23	3.85	11,731
First Bank and Trust Company	Lebanon		14.0	11.84	0	11.91	1,332,526	3.6%	1,127,857	7.3%	1.42	3.95	19,016
Citizens National Bank	Windsor		21.9	11.80	0	11.75	55,636	-1.9%	48,999	1.0%	-0.37	4.64	-203
American National Bank and Trust Company	Danville	AMNB	4.8	11.77	0	11.96	1,317,189	-0.4%	1,055,682	2.7%	1.05	3.84	13,645
CornerStone Bank, National Association	Lexington		9.3	11.65	0	11.11	113,254	12.1%	100,327	0.0%	2.68	4.17	2,799
Virginia Commonwealth Bank	Petersburg		24.6	11.62	0	11.07	241,013	-4.5%	208,226	0.0%	0.36	3.42	912
Blue Grass Valley Bank	Blue Grass		36.6	11.58	0	11.58	37,869	-0.9%	33,329	0.0%	0.64	4.43	243
Burke & Herbert Bank & Trust Company	Alexandria	BHRB	10.5	11.50	0	11.99	2,615,561	0.0%	2,167,717	1.9%	1.28	3.96	32,806
First Virginia Community Bank	Fairfax	FRCV	4.7	11.50	0	11.33	571,723	20.5%	486,963	12.5%	0.70	3.65	3,616
Monarch Bank	Chesapeake	MNRK	3.3	11.48	0	11.23	1,018,931	0.8%	884,934	8.0%	1.13	4.22	11,178
Benchmark Community Bank	Kenbridge	BMBN	10.3	11.34	0	11.56	477,274	4.8%	419,103	1.4%	1.28	4.56	6,028
Farmers & Merchants Bank	Timberville	FMBM	15.4	11.25	0	10.90	593,703	6.8%	488,177	6.4%	0.93	4.25	5,300
First and Citizens Bank	Monterey		13.1	11.18	0	11.45	123,354	2.3%	108,891	0.0%	0.56	3.50	684
Bank of Marion	Marion		17.8	11.06	0	11.19	358,459	4.9%	289,409	0.1%	0.88	3.56	3,108
Pioneer Bank	Stanley	PNBI	41.9	10.93	0	10.98	171,852	1.4%	142,516	6.3%	1.19	5.48	2,027
Bank of McKenney	McKenney	BOMK	20.1	10.81	0	10.83	217,622	0.0%	190,314	0.0%	0.80	4.68	1,746

Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets	Total Deposits (\$000)	Brokered %	ROAA (%)	NIM (FTE) (%)	Net Income (\$000)
Community Bankers' Bank	Midlothian		9.8	10.77	0	10.56	147,699	0.7%	129,698	17.1%	0.37	2.76	550
Cardinal Bank	McLean	CFNL	1.9	10.75	0	10.77	3,280,038	17.4%	2,444,206	12.4%	1.04	3.71	31,615
Shore Bank	Onley	HMPR	15.7	10.68	0	10.62	336,399	-1.0%	281,652	1.8%	0.63	3.83	2,091
Xenith Bank	Richmond	XBKS	9.0	10.68	0	10.12	906,271	49.9%	766,524	13.2%	0.16	3.60	1,189
Farmers Bank	Windsor	FBVA	28.3	10.67	0	11.48	409,335	2.7%	332,649	4.5%	0.95	3.56	3,940
Highlands Community Bank	Covington		12.1	10.63	0	11.19	130,094	2.9%	115,046	0.0%	1.20	4.08	1,535
Heritage Bank	Norfolk	HBKS	2.5	10.63	0	10.51	337,746	9.3%	274,056	0.0%	0.93	3.10	3,008
Bank @LANTEC	Virginia Beach		11.5	10.54	0	11.22	109,845	14.7%	79,475	0.0%	0.09	3.51	87
Chesapeake Bank	Kilmarnock	CPKF	19.7	10.51	0	11.31	654,129	0.1%	561,973	9.6%	0.89	4.75	5,792
Frontier Community Bank	Waynesboro		3.9	10.50	0	10.32	93,409	3.3%	82,078	0.0%	0.16	3.04	152
Virginia National Bank	Charlottesville	VABK	5.9	10.13	0	10.19	507,834	4.9%	440,988	5.4%	1.23	3.11	6,268
Union First Market Bank	Richmond	UBSH	17.5	10.11	0	10.33	7,164,274	78.0%	5,645,014	0.2%	0.96	4.96	52,312
Old Point National Bank of Phoebus	Hampton	OPOF	21.0	10.07	0	9.35	860,577	-1.3%	716,602	1.3%	0.31	3.48	2,738
TowneBank	Portsmouth	TOWN	16.3	10.04	0	8.22	4,972,449	8.8%	3,867,852	5.5%	0.93	3.46	44,608
Bank of Hampton Roads	Virginia Beach	HMPR	33.1	10.03	0	10.53	1,690,431	2.2%	1,348,343	3.3%	0.72	3.38	11,845
United Bank	Vienna	UBSI	9.5	9.98	0	9.52	7,238,476	102.1%	4,739,312	8.5%	1.11	3.72	65,042
Valley Bank	Roanoke	VYFC	20.2	9.92	0	9.79	856,606	7.7%	682,201	11.3%	0.87	3.69	7,327
Miners Exchange Bank	Coeburn		37.2	9.89	0	9.82	103,522	-26.1%	92,169	0.0%	0.50	4.85	583
Essex Bank	Richmond	ESXB	14.2	9.89	0	9.86	1,128,566	1.4%	923,760	9.4%	0.64	4.33	7,051
Capital One Bank (USA), National Association	Glen Allen	COF	14.0	9.88	0	8.87	87,398,103	11.5%	36,810,833	9.5%	3.65	12.09	2,995,701
HomeTown Bank	Roanoke	HMTA	30.2	9.83	0	9.96	417,913	8.5%	352,111	12.3%	0.81	3.94	3,296
Peoples Bank	Rose Hill		21.1	9.83	0	9.91	97,187	6.1%	87,370	0.6%	1.85	4.50	1,752
First Sentinel Bank	Richlands		26.5	9.69	0	10.01	167,568	0.2%	143,978	0.0%	1.04	5.12	1,760
First Capital Bank	Glen Allen	FCVA	16.1	9.60	0	9.43	599,461	11.8%	492,304	5.6%	0.85	3.70	4,800
First National Bank	Altavista	PPBN	13.7	9.57	0	9.35	361,119	2.3%	323,867	0.0%	0.68	3.62	2,419
Fauquier Bank	Warrenton	FBSS	5.9	9.52	0	9.63	586,041	-1.2%	508,217	1.2%	0.91	3.63	5,422
Bank of Botetourt	Buchanan	BORT	25.4	9.51	0	9.54	313,400	1.8%	281,721	0.0%	0.71	3.82	2,191
Bank of the James	Lynchburg	BOTJ	10.8	9.43	0	9.20	451,896	3.7%	401,031	0.0%	0.82	4.11	3,615
Citizens and Farmers Bank	West Point	CFFI	7.0	9.40	0	9.85	1,312,319	34.2%	1,001,898	0.2%	1.12	6.82	13,800
Middleburg Bank	Middleburg	MBRG	13.1	9.35	0	9.78	1,201,636	-0.6%	988,916	6.0%	0.62	3.48	7,496
EVB	Tappahannock	EVBS	23.3	9.32	0	9.83	1,052,732	1.9%	849,900	3.7%	0.79	3.86	8,255
First Community Bank	Bluefield	FCBC	13.5	9.27	0	9.05	2,526,830	-3.8%	1,956,174	3.0%	0.98	4.14	25,202
Bank of Lancaster	Kilmarnock	BAYK	15.4	9.26	0	8.81	346,118	3.6%	279,545	1.1%	0.39	3.95	1,311
Freedom Bank of Virginia	Fairfax	FDVA	7.4	9.21	0	9.04	305,266	13.0%	276,211	17.7%	0.50	3.86	1,442
Access National Bank	Reston	ANCX	2.0	9.15	0	8.90	1,014,538	19.9%	739,396	16.8%	1.58	3.85	14,500
Virginia Community Bank	Louisa	VCBS	40.8	9.14	0	9.16	214,089	1.1%	193,525	0.0%	0.06	4.15	129
Capital One, National Association	McLean	COF	11.1	9.10	0	8.57	247,492,280	5.4%	191,587,650	0.4%	0.60	4.02	1,441,229
Oak View National Bank	Warrenton	OAKV	1.4	9.08	0	9.56	168,407	15.1%	138,728	0.0%	1.03	3.56	1,635

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Select Bank	Forest		13.8	9.03	0	9.40	130,706	12.9%	118,095	0.0%	0.55	3.99	669
Grayson National Bank	Independence	GSON	51.0	9.02	0	9.16	332,977	1.7%	281,387	0.0%	0.19	3.42	612
River Community Bank, National Association	Martinsville		13.6	8.87	0	8.93	108,501	10.3%	90,243	5.6%	1.18	5.54	1,200
Bank of Virginia	Midlothian	BVA	23.2	8.71	0	8.40	300,970	28.8%	254,723	8.3%	0.12	3.19	318
Blue Ridge Bank, Inc.	Luray	BRBS	2.2	8.65	0	8.46	228,251	8.1%	178,640	7.9%	0.91	3.57	2,001
Peoples Community Bank	Montross	PBVA	24.9	8.53	0	8.48	158,374	3.4%	139,104	4.5%	0.50	3.88	782
MainStreet Bank	Fairfax	MNSB	7.2	8.49	0	8.33	322,364	18.7%	288,396	7.1%	0.53	4.14	1,572
Virginia Partners Bank	Fredericksburg		6.6	8.49	0	8.28	258,935	14.1%	226,379	7.0%	0.41	3.44	996
WashingtonFirst Bank	Reston	WFBI	10.1	8.31	0	8.01	1,334,436	18.8%	1,130,079	5.3%	0.83	3.92	9,880
TruPoint Bank	Grundy		16.0	8.27	0	9.13	421,982	-2.1%	362,674	0.0%	0.55	3.58	2,382
Chain Bridge Bank, National Association	McLean		0.0	8.00	18	8.43	370,321	20.9%	336,901	0.4%	0.61	3.05	2,098
New Peoples Bank, Inc.	Honaker	NWPP	63.4	7.81	1,257	8.33	668,914	-3.2%	606,332	1.7%	0.11	3.89	784
Highlands Union Bank	Abingdon	HBKA	48.5	7.59	2,472	8.41	609,395	2.1%	489,058	0.0%	0.35	3.47	2,090
Bank of Floyd	Floyd	CDBK	16.6	7.44	1,479	6.86	268,055	-0.4%	232,310	0.0%	-1.56	3.06	-4,132
Carter Bank & Trust	Martinsville	CARE	33.2	7.13	39,857	7.08	4,678,837	1.1%	4,271,528	0.0%	0.65	2.54	30,196



**Virginia Companies,  
Texas Ratios > 75%**

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First State Bank	Danville		313.6	4.04	1,553	4.34	39,226	1.1%	37,390	0.0%	-0.03	4.86	-13
Village Bank	Midlothian	VBFC	145.1	7.11	3,844	6.78	429,712	-6.1%	380,942	1.3%	-0.94	3.56	-4,150

# Excluded Companies

## Alabama tables exclude:

Compass Bank

## Florida tables exclude:

Banco Do Brasil Americas  
Canandaigua National Trust Company of Florida  
City National Bank of Florida  
Desjardins Bank, National Association  
Espirito Santo Bank  
MEMBERS Trust Company  
Mercantil Commercebank Trust Company, National Association  
Mercantil Commercebank, National Association  
Natbank, National Association  
Pacific National Bank  
Raymond James Trust, National Association  
Sabadell United Bank, N.A.  
TotalBank

## Georgia tables exclude:

Atlantic Trust Company, National Association  
Invesco National Trust Company  
Synovus Trust Company, National Association

## Kentucky tables exclude:

Unified Trust Company, National Association

## North Carolina tables exclude:

Cedar Hill National Bank  
Mount Gilead Savings and Loan Association

## Tennessee tables exclude:

Independence Trust Company

## Virginia tables exclude:

E\*TRADE Bank  
E\*TRADE Savings Bank  
HSBC Bank USA, National Association  
Old Point Trust & Financial Services, N.A.  
Trust Company of Virginia  
VNBTrust, National Association

Excluded companies are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of the report

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Source: SNL Financial